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President Samia Suluhu Hassan turns on a tap yesterday to launch a water project at Kizimkazi in Zanzibar's Southern Unguja Region as part of the lead-up to today's climax of this year's edition of the Kizimkazi Festival. Photo: State House

Over 50m people in Tanzania can't afford healthy diet, UN data indicate

By Correspondent Sagini Hamis

MORE than 50 million Tanzanians were unable to afford a healthy diet in 2025, recent data indicate.

The 2026 State of Food Security and Nutrition in the World (SOFI) report outlines persistent challenges surrounding food affordability, nutrition and household incomes, estimating that 73 per cent of Tanzania's population, equivalent to about 51.5m people, could not afford a healthy diet during the year.

The annual report, jointly produced by the Food and Agriculture Organization (FAO), International Fund for Agricultural Development (IFAD), World Food Programme (WFP) and World Health Organization (WHO), attributes the situation to the high cost of nutritious foods relative to household incomes.

The average daily cost of a healthy diet in Tanzania was estimated at $3.53, equiv-

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Samia: Take ownership of public infrastructure

By Guardian Reporter, Zanzibar

CITIZENS all over the country need to take ownership of public infrastructure by protecting facilities from damage and misuse, as substantial public funds are invested in development projects.

President Samia Suluhu Hassan issued this appeal when addressing residents of Kizimkazi during the 2026 Kizimkazi Festival here yesterday, asserting that it is the solemn duty of everyone to protect these projects. "Just as we safeguard our own eyes, let us take care of these investments," she stated.

Maintaining peace and stability is vital as national harmony is a fundamental condition for investment and development, since a peaceful environment enables the government to sustain investments in infrastructure, social services and other programmes designed to improve citizens' welfare, she explained.

> **Just as we safeguard our own eyes, let us take care of these investments**

Her remarks come against the backdrop of encouraging economic growth, with the 2026 Tanzania Economic Assessment Report indicating that the national economy expanded by 5.9 per cent in 2025, compared with 5.4 per cent in 2024.

Growth was supported by increased public and private investment alongside major infrastructure development, with the president saying communities must therefore play their part by protecting public facilities.

Maintaining peace and making productive use of the opportunities created by government investments are tied together as development is a shared responsibility between the government and citizens.

Public investment provides the foundation while communities contribute through responsible use, protection of infrastructure and participation in produc-

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'Tabora, Coast poor in measles, rubella vaccination coverage'

By Correspondent Restuta James

COVERAGE for measles, rubella vaccination shows regional disparities where Tabora and Coast regions have noticeably poor coverage levels, at 58.8 percent and 61.0 percent respectively,

A new study published in the peer-reviewed journal PLOS ONE analysed data from Tanzania's February 2024 revealing that vaccination coverage in some parts of the mainland is nearly 40 percentage points lower than in the country's best-performing regions.

Led by Hajirani Msuya of the Ifakara Health Institute (IHI), the research was conducted in collaboration with experts from Zanzibar University, Regency Medical Centre, the Ministry of Health and the country office of the World Health Organization (WHO).

The researchers examined the overall level of vaccination coverage and its geographical distribution, uncovering substantial differences between regions.

Njombe recorded the highest vaccination coverage at 97.4 percent, followed by Mbeya at 95.6 percent, in contrast to Tabnra and Coast regions with the lowest coverage levels, it said.

The researchers used spatial analysis techniques to identify areas where vaccination rates were significantly clustered, with the analysis showing that communities with low coverage were concentrated in parts of Tabora, Katavi, Dar es Salaam and Coast regions.

High-coverage clusters were largely concentrated in the southern highlands,

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Researchers seeking drought resistant grass for pastoralists

By Correspondent Renatha Msungu, Dodoma

AS prolonged drought threatens pastoralists owing to declining pasture availability and rising conflicts over land use, researchers are turning to science to identify improved forage species capable of surviving increasingly harsh environmental conditions.

Sokoine University of Agriculture (SUA) experts backed by the Tanzania Commission for Science and Technology (COSTECH), are in Mtanana village of Kongwa District, Dodoma Region conducting research to identify drought-tolerant grass species with which pastoralists can maintain livestock productivity despite changing climatic conditions.

Dr Amos Nungu, the Costech director general, recently visited the area to assess the progress of research projects designed to generate scientific knowledge and technologies for addressing the specific effects of climate change.

The initiative reflects the commission's broader commitment to ensuring that research findings move beyond academic institutions and are translated into practical solutions that improve people's livelihoods, he said.

"The goal of these research projects is to ensure that the knowledge generated reaches communities and helps improve their lives, especially during this period when climate change is impacting various sectors," he said.

He inspected the drought-tolerant forage research project led by Dr Dorice Lutatenekwa of SUA, a project actively involving pastoralists in assessing different grass species to determine which varieties are best suited to dry and drought-prone environments.

Preliminary findings have demonstrated the importance of involving livestock keepers directly in the research process, enabling scientists to develop interven-

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Priestly candidates from various parishes in the Catholic Diocese of Iringa lie prostrate before the altar yesterday as a sign of humility, complete surrender to God and a prayer for God's grace and strength before receiving the Holy Order of Priesthood. Photo: Correspondent Friday Simbaya

National News

Researchers seeking drought resistant grass for pastoralists

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tions that respond to the realities and needs of communities, the researcher noted.

The participation of pastoralists was particularly important because livestock keepers possess valuable knowledge about local environmental conditions, livestock feeding practices and the challenges caused by pasture shortages.

For pastoralist Clement Alfonce from Mtanana B Village, the research has already begun changing his approach to livestock keeping after years of struggling with pasture shortages.

He said he previously kept 56 cattle and had to travel long distances in search of pasture, a situation that became particularly difficult during prolonged dry periods.

The search for grazing land also occasionally brought his livestock into neighbouring farms, resulting in conflicts with farmers and compelling him to pay for crops eaten by his cattle.

"I had 56 cows, but pasture was a huge challenge. During droughts, conditions became dire and sometimes the cows strayed into other people's farms. After learning about forage production and seeing the results of this research, I realized it was crucial to change my approach to livestock keeping," he stated.

Following training on pasture production, he decided to sell part of his herd and invest in 16 dairy cows, which he now keeps under a zero-grazing system.

The stall-feeding approach has enabled him to exercise greater control over the supply and quality of feed while reducing his dependence on natural grazing areas that are increasingly affected by unpredictable rainfall and prolonged dry spells, he further noted.

His experience illustrates how research and community participation can translate scientific knowledge into practical solutions, helping livestock keepers adapt to climate change while reducing pressure on grazing land.

The forage research is part of COSTECH's wider investment in climate change adaptation studies covering agriculture, livestock, water, energy, health and natural resources.

Dr Nungu's visit to Kongwa, held as the institution marks its 40th anniversary, also underscored the importance of measuring the impact of scientific research from the perspective of the people expected to benefit from it.

Over four decades, COSTECH has supported research capacity building, technological development and innovation aimed at addressing national development priorities.

The ongoing forage research demonstrates the potential of such investments to provide practical responses to climate-related challenges while helping pastoralists safeguard livestock production, reduce conflicts over grazing land and build more resilient livelihoods, he added.

Drug Control and Enforcement Authority commissioner general Aretas Lyimo (R) has a quick word with assistant commissioner Lusajo Gilbert at Parliament grounds in Dodoma city yesterday shortly before consultations with parliamentary standing committees. Photo: Correspondent Ibrahim Joseph

'Tabora, Coast poor in measles, rubella vaccination coverage'

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particularly Njombe and parts of Mbeya with most of eligible children receiving the vaccine, the study noted.

Progress in protecting children against measles and rubella conceals significant regional disparities, with the measles-rubella vaccination campaign survey showing that 81.5 percent of the 16,703 surveyed children aged between nine and 59 months received the measles-rubella (MR) vaccine.

Despite the progress, the national coverage rate remains well below the 95 percent threshold recommended to prevent sustained transmission of measles and rubella.

The study underlined that geographical clustering poses a significant public health concern as communities with low vaccination coverage located close to one another can create pockets of vulnerability. These areas may provide conditions for measles outbreaks to occur even when national vaccination figures appear relatively strong, the researchers noted.

They also found that geography was only one of several factors influencing vaccination coverage.in tandem with household income, place of residence, caregiver education, age and marital status, all associated with whether children received the vaccine.

The regional vaccination coverage gap will require more than ensuring an adequate supply of vaccines, as health authorities also need to address the social and economic barriers that prevent some families from accessing immunisation services.

Measles is among the world's most contagious infectious diseases, while rubella infection during pregnancy can cause serious complications for unborn babies, including congenital abnormalities.

Even with significant progress through routine immunization programmes and periodic vaccination campaigns, achieving and sustaining measles and rubella elimination will require more targeted use of local data, the study asserts.

Health authorities have to identify communities where children are repeatedly missed and sort out the specific social, economic and geographical factors contributing to low vaccination uptake.

Mapping low-coverage communities could help key officials in health programmes to direct outreach teams, public awareness campaigns and other resources to populations at higher risk.

A targeted and equity-focused approach could help close regional vaccination gaps and accelerate efforts to eliminate measles and rubella, the study specified.

Businessman Hersi Warsame Mohamed (L) pictured on Wednesday exchanging views with residents of Mtoni Kizinga in Temeke District, Dar es Salaam Region, involved in a 17-year-long land ownership and use dispute with him that has now been resolved through reconciliation facilitated by experts from the Prime Minister's Office. Photo: PMO

Samia: Take ownership of public infrastructure

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tive economic activities, she further noted.

Among the projects highlighted during the president's visit was the newly completed Kizimkazi water project, which has significantly expanded the area's water supply capacity.

The project can produce up to 2.4m litres of water per day and includes a storage facility with a capacity of more than one million litres. This represents a substantial increase compared with the area's estimated daily demand of about 500,000 litres.

The new infrastructure replaces an overwhelmed 150,000-litre water system that had served Kizimkazi since 1974 and could no longer meet the needs of the growing population and expanding economic activities.

Jumaa Aweso, the Water minister, said additional production capacity would create a significant water supply buffer for Kizimkazi and surrounding communities while supporting future expansion of the distribution network.

He also highlighted progress in expanding access to clean water nationally, saying 10,758 villages had been connected to safe water networks, leaving 1,575 villages yet to be reached.

Ministry of Water data for fiscal 2026/27 indicates that rural access to clean water has increased to 83 per cent, compared with 55 per cent in 2015, while coverage in urban areas has reached 95 per cent.

Seif Kombo Pandu, the Water, Energy and Minerals deputy minister for Zanzibar said the Kizimkazi project was implemented through close cooperation between Zanzibar and the Union authorities.

The project had effectively resolved the longstanding water shortage in Kizimkazi and would provide a stronger foundation for social and economic development, as part of a public services drive extending to healthcare.

It has seen an introduction of dialysis services providing residents with access to specialized kidney treatment closer to home, reflecting broader efforts to increase availability of specialised healthcare services.

All across the country health care investments reduce the need for patients to travel long distances to major facilities. he said, pointing at a physiotherapy unit also being developed.

This would further strengthen local healthcare capacity, providing rehabilitation services for patients, including those requiring support following injuries and other medical conditions.

The expansion of dialysis services reflects the wider growth of renal care facilities, with the number of dialysis centres increasing substantially in recent years, the president noted, highlighting the importance of investing in facilities that support young people and community development.

A new stadium in Kizimkazi is scheduled for completion in January 2027, expected to provide a platform for sporting activities while complementing emerging physiotherapy and rehabilitation services, including support for sports-related injuries.

The range of investments being implemented in Kizimkazi reflects the government's broader approach of combining infrastructure development with improved social services and economic opportunities, officials noted.

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alent to 9,000/- per person per day, showing significant nutritional challenges among vulnerable groups, particularly young children and women of reproductive age.

Only 18.8 per cent of children aged between six and 23 months consume diets that meet the recommended minimum dietary diversity of at least five of eight food groups.

Among women aged 15 to 49, only 25 per cent have access to adequate and nutrient-dense diets. The nutritional challenges facing this group are also reflected in rising anaemia rates, climbing up from 36.7 per cent in 2012 to 38.8 per cent in 2023.

Despite these challenges, Tanzania has made progress in reducing childhood stunting, with prevalence declining from 37.7 per cent in 2012 to 29.9 per cent in 2024.

The report, however, underlines that progress in reducing stunting does not necessarily mean that households have adequate access to balanced and nutritious diets, thus the need to address affordability and availability of a wider range of foods.

The SOFI report identifies weaknesses across agricultural and food supply chains as some of the factors contributing to the high cost of nutritious food. Agricultural policies in many African countries tend to measure sector performance primarily through production volumes rather than the affordability and accessibility of diverse and nutritious foods, it stated.

Post-harvest activities, including transportation, storage, processing and packaging account for an estimated 70 to 75 per cent of the final consumer price of food.

Inadequate rural roads and insufficient cold-chain infrastructure are contributors to food losses, where 30 to 40 per cent of harvested fruits and vegetables can be lost before reaching markets.

This increases prices for consumers while reducing farmers' potential earnings.

Animal-source foods, fresh fruits and vegetables remain among the most expensive food categories, making them particularly difficult for low-income households to include regularly in their diets.

Bank of Tanzania data indicates that the National Food Reserve Agency (NFRA) held 560,008 metric tonnes of cereal stocks by late February 2026 following favourable harvests.

The agency released 17,369 tonnes during the period to support market supplies and help manage food price pressures, but food security experts highlight the view that maintaining adequate cereal reserves cannot address the broader nutritional needs of the population.

This is particularly the case where access to nutrient-rich foods such as vegetables, fruits and animal-source products remains limited, as Kangai Foundation board chairman Mbarwa Kivuyo attests.

He said structural inefficiencies in agricultural markets and heavy reliance on intermediaries contribute to higher food prices. Many smallholder farmers operate outside formal cooperatives and lack access to timely market information, leaving them vulnerable to brokers who can capture a large share of profits along the supply chain while farmers receive relatively low returns, he says.

Kivuyo also noted that Tanzania has made progress in developing modern cold-storage and logistics infrastructure, but much of the investment has focused on export-oriented supply chains.

He called for greater investment in domestic agricultural supply chains to ensure that improvements in logistics and storage also contribute to better nutrition and food affordability within the country.

The SOFI report calls for broad reforms aimed at making nutritious food more accessible and affordable, including redirecting agricultural subsidies and research funding towards nutrient-dense crops.

It also recommends expanding cold-chain infrastructure and improving rural transport networks to reduce food losses and lower the cost of moving agricultural produce from farms to consumers.

The report advocates targeted support for women involved in horticulture and small-scale livestock production, areas that could increase household incomes and access to nutrient-rich foods.

It further recommends establishing a localized cost and affordability of a healthy diet (CoAHD) monitoring system to provide policymakers with timely information on changes in food prices and household access to nutritious diets.

Such data would enable authorities to identify emerging food affordability challenges more quickly and design targeted interventions to protect vulnerable households, it asserts.

While increasing agricultural production remains important, broader food security challenges increasingly require attention to what people can afford to eat, how food moves from farms to markets and whether households can access a sufficiently diverse and nutritious diet, it specifies.

Private sector to drive 2026-2031 Z'bar plan

By Guardian Reporter, Zanzibar

ZANZIBAR is seeking a stronger role for the private sector in delivering its new five-year development plan, with the government targeting at least 10 partnership projects between 2026 and 2031.

The Zanzibar Planning Commission says that private-sector investment would be central to implementing the Zanzibar Development Plan 2026–2031 (ZADEP II), developed under the Zanzibar Development Vision 2050.

The plan, themed 'inclusive economic development,' is expected to rely on a blended financing model combining government resources, public-private partnerships (PPPs), development partner funding and private investment.

The commission convened business leaders, financial institutions and investors in Zanzibar yesterday for a dialogue on their role in implementing the plan ahead of its official launch.

Dr Josephine Kimaro, the commission executive, said private sector participation was essential if the government is to translate its development ambitions into jobs, investment and stronger domestic supply chains. "Inclusive economic development is not something the government can legislate into existence," she said, stressing that companies needed to invest, employ, train workers and source inputs locally. Private sector participation was therefore not a peripheral issue in ZADEP II but a pillar.

Participants called for setting up an integrated service centre to simplify business registration and investment processes, as easier access to government services could help attract investment at a larger scale. They also expressed willingness to increase the use of locally sourced raw materials and expand industrial production.

The plan is structured around economic transformation, human capital and social services, infrastructure connectivity and good governance. These are supported by enablers covering financing, energy, implementation, coordination, digitalisation and inclusion, she explained.

ZADEP II contains 11 strategic projects with at least 10 partnership projects during its five-year implementation period. Finance and Planning minister Dr Juma Malik Akil said Zanzibar had the fiscal capacity to work alongside the private sector in financing development projects.

The government could borrow responsibly, co-invest and meet its financial obligations while working with domestic investors, businesses and development partners. Private sector participation should go beyond investment figures and translate into tangible benefits for households, he stated.

Moro targets 70,000 tonnes of cashew production by 2035

By Correspondent Christina Haule, Morogoro

CASHEW nut production in Morogoro Region is projected to increase sharply to 70,000 tonnes by 2035, from current production levels, as authorities intensify efforts to expand acreage, improve access to quality seedlings and promote better farming practices.

The ambitious target is expected to position Morogoro among Tanzania's leading cashew-producing regions, potentially placing it third nationally after Lindi and Mtwara.

Cashew Nut Board of Tanzania (CBT) Morogoro Branch Manager Japhari Matata said cashews had been identified as one of the country's strategic crops, with Ulanga and Malinyi districts currently leading production in the region.

Matata said awareness campaigns aimed at encouraging farmers to take up cashew cultivation were beginning to produce results, with production increasing as more farmers adopted the crop.

He attributed the growth to coordinated efforts by the CBT, regional and district authorities, local government institutions and agricultural agencies, including the distribution of free cashew seedlings and training on good agricultural practices and appropriate pesticide use.

To achieve the 70,000-tonne target, Matata said plans were underway to produce 10 million cashew seedlings over the next five years.

He said farmers would need to plant the seedlings, maintain proper farm sanitation and apply recommended pesticides to ensure healthy trees and improve yields.

Matata said the CBT was implementing similar strategies nationally, particularly by expanding access to quality planting materials.

During the 2025/26 farming season, the board produced four million seedlings for distribution across the country as part of efforts to expand cashew production.

"To boost cashew production, we recognised the need to expand acreage and guarantee access to high-quality seedlings. We source seeds from the Tanzania Agricultural Research Institute (TARI) Naliendele in partnership with other stakeholders, raising seedlings through women and youth groups in various cashew-growing councils," Matata said.

He said Morogoro produced 658,000 seedlings during the past season through 31 youth and women's groups operating across eight local councils.

Matata said the expansion of seedling production was being complemented by increased access to pesticides, with 7,000 litres distributed during the 2024/25 season before supplies rose to 28,000 litres in 2025/26.

He said the increased availability of inputs was expected to support higher yields during the current farming season.

Beyond increasing production, Matata urged farmers to focus on value addition, saying processing cashew nuts into kernels could significantly increase their earnings.

He said processed cashew products had a ready market and could provide better returns than raw nuts.

Cashew farmer Ernest Malinjanga from Mlimba District said the profitability of the crop had encouraged him to expand his farm from three acres to nine acres.

Malinjanga said processing and selling cashews had improved his household income and enabled him to meet the education costs of his three children from primary school through university.

Residents of Kizimkazi village on the southern coast of Zanzibar take part in an outrigger canoe race held as part of this year's edition of the Kizimkazi Festival, which climaxes today. Photo: Rahma Suleiman

LHRC wants changes to Written Laws bill to protect judicial independence, public rights

By Guardian Correspondent, Dodoma

THE Legal and Human Rights Centre (LHRC) has called for amendments to the Written Laws (Miscellaneous Amendments) (No. 2) Bill of 2026, warning that some of its proposed provisions could weaken parliamentary oversight, judicial independence and the protection of public interests.

The recommendations were presented in Dodoma by LHRC Advocacy Manager Raymond Kanegene, who submitted the organisation's legal analysis of the bill to the Parliamentary Standing Committee on Governance, Constitution and Legal Affairs.

LHRC acknowledged that the bill contains several positive reforms but said a number of legal gaps and potential risks should be addressed before the legislation is enacted.

Among the proposed reforms welcomed by the organisation are the removal of mandatory livestock forfeiture under the Wildlife Conservation Act, the harmonisation of tenure periods for local government leaders and the introduction of a three-year tenure limit for members of the National Land Use Planning Commission.

However, LHRC raised concerns over proposed amendments to the Natural Wealth and Resources Act, arguing that they could reduce transparency and parliamentary scrutiny by transferring authority to approve special dispute-resolution procedures from Parliament to the Cabinet.

According to the organisation, such a transfer could weaken public accountability and diminish Parliament's constitutional role in overseeing agreements relating to the country's natural resources.

LHRC also expressed concern over provisions that would allow foreign investors to access international arbitration tribunals without first exhausting available domestic legal remedies.

The organisation warned that such provisions could undermine judicial independence and limit the development of Tanzania's own body of jurisprudence by encouraging parties to bypass domestic courts.

LHRC recommended that Parliament retain exclusive authority to approve agreements involving specialised dispute-resolution mechanisms in natural resource matters. It also called for the exhaustion of domestic legal remedies to be made a mandatory requirement before any party seeks international arbitration.

"Bypassing or circumventing domestic courts violates Article 107A of the Constitution of the United Republic of Tanzania, which places the administration of justice under the independence and authority of the Judiciary," Kanegene said.

He added that granting foreign investors exemptions from using domestic courts could create the perception that Tanzania's justice system is inadequate while limiting opportunities for the country's courts to develop and strengthen domestic jurisprudence.

On the Land Use Planning Act, LHRC recommended the introduction of clear, merit-based and transparent criteria for appointing members of the National Land Use Planning Commission.

The organisation also called

Freshly harvested cassava is offloaded at a spot in Dar es Salaam's Mbezi Mwisho suburb yesterday pending sale to wholesale and retail dealers. Photo: Correspondent Imani Nathaniel

Tanzania steps up community engagement to harmonise forest conservation and livelihoods

By Correspondent Valentine Oforo

TANZANIA is strengthening community participation in forest conservation by promoting sustainable economic activities among people living near forest reserves, in a move aimed at balancing environmental protection with improved livelihoods.

The initiative is part of a broader government strategy to link forest conservation with rural economic development through the issuance of customary land ownership certificates, giving communities greater security over their land and encouraging investment in sustainable land-use practices.

Under the approach, the Nyandakame Miombo Forest Participatory Conservation project is being implemented in Tabora Region, with a particular focus on residents of Ukumbisiganga Village in Kaliua District. The project seeks to enable communities to benefit economically from forest resources while protecting the ecosystems on which their livelihoods depend.

Funded by the Global Environment Facility (GEF), the project is jointly implemented by the Food and Agriculture Organization (FAO) and the Tanzania Forest Services Agency (TFS), in collaboration with other stakeholders, including the Vice President's Office through its Division of Environment.

As part of efforts to strengthen land rights and promote long-term investment in sustainable land management, the project recently issued 324 customary land ownership certificates to community members.

Speaking during the handover ceremony, Assistant Director of Forests and Beekeeping in the Ministry of Natural Resources and Tourism, Selebon John, congratulated the beneficiaries and urged them to use the opportunity to develop sustainable economic activities that can increase household incomes.

"This milestone demonstrates the government's formal recognition of your role in advancing forest conservation, as well as your vital contribution to the national economy through forest-based value chains," he said.

Representing TFS Conservation Commissioner Professor Dos Santos Silayo, Deputy Conservation Commissioner Salehe Beleko commended local residents and regional and district authorities in Urambo and Kaliua for their participation in the project.

He said the initiative had recorded progress in several areas, including the promotion of modern beekeeping, participatory land surveying, adoption of clean cooking energy, livestock fodder production, value addition to bee products and training farmers in climate-smart agricultural practices.

Z'bar blue economy growth drives 7.1pc GDP expansion

By Guardian Correspondent, Zanzibar

ZANZIBAR'S blue economy is emerging as a primary driver of economic growth, with expanding investments in fisheries and ocean-based activities contributing significantly to the islands' strong macroeconomic performance.

The archipelago's economy grew by 7.1 percent in 2025, with the blue economy and fisheries sectors accounting for six percent of the overall expansion, according to Deputy Minister for Blue Economy and Fisheries Mboja Ramadhan Mshenga.

The figures were announced at the Blue Economy Conference, a flagship event held as part of the ongoing Kizimkazi Festival in Zanzibar. Addressing maritime stakeholders, local leaders, and international partners, Mshenga stated that the performance demonstrates how the blue economy has evolved from a strategic concept into a tangible engine for commercial growth and community welfare.

"The data speaks for itself. The blue economy is delivering concrete results, transforming local livelihoods, and solidifying Zanzibar's place as a regional maritime hub," she noted.

The Deputy Minister underscored the fundamental connection between Zanzibar's population and its marine environment, pointing out that over 70 percent of residents depend directly on the sea for their livelihoods. The sector encompasses a wide array of economic activities, including commercial fishing, seaweed farming, aquaculture, marine tourism, coastal trade, and port logistics.

Under the leadership of President Dr Hussein Ali Mwinyi, the Revolutionary Government of Zanzibar has positioned the blue economy at the core of its long-term development agenda. Key policy priorities focus on the sustainable utilization of ocean resources, modernizing marine infrastructure, supporting women engaged in seaweed processing value addition, and enforcing conservation safeguards across coastal ecosystems.

Mshenga emphasized that sustained capital investment will remain vital to maximizing economic yields while protecting marine assets for future generations.

> **"The data speaks for itself. The blue economy is delivering concrete results, transforming local livelihoods, and solidifying Zanzibar's place as a regional maritime hub**

Conference participants and industry leaders commended the government's strategic focus while calling for targeted interventions to expand local processing capacity and capture higher value from raw marine harvests. Stakeholders also highlighted the need to improve market access for artisanal fishers and accelerate the adoption of modern marine technologies to boost productivity and raise household incomes.

Delegates concluded that expanding sustainable fisheries, aquaculture, seaweed production, and eco-tourism will help Zanzibar maintain its growth trajectory, bolster food security, and create employment for youth, while ensuring that commercial expansion remains aligned with environmental conservation.

Minister: Govt is firm on use of state-owned farms

By Guardian Reporter

THE government has reaffirmed its commitment to ensuring that state-owned farms are put to productive use and generate tangible benefits for the public.

Prof Kitila Mkumbo (pictured), Minister of State in the President's Office (Planning and Investment), yesterday inspected four government-owned farms in Siha District, Kilimanjaro Region, to assess their productivity and explore ways of improving their utilisation in the national interest.

Prof Mkumbo visited Harlington, Journey's End, Fosters and Kanamodo farms, all located in West Kilimanjaro.

He was accompanied by the Permanent Secretary in the President's Office, Investment, Dr Fred Msemwa; Treasury Registrar Nehemiah Msechu; Siha District Commissioner Dr Christopher Timbuka; and Siha Member of Parliament Dr Godwin Mollel.

Speaking to residents of Ngarenairobi Ward in Endumeki Village, Prof Mkumbo said investment should not necessarily be viewed as capital coming from outside the country, stressing that the government also has a responsibility to invest in productive ventures.

He said the government, as an institution representing the interests of the people, would ensure that investments and state assets generate benefits for citizens and contribute to national development.

"Investment does not necessarily have to come from outside the country. The government is also an investor, and as a government of the people, we will ensure that investments benefit all," Prof Mkumbo said.

He assured Siha residents that efforts to attract investors would not be pursued at the expense of local interests.

Prof Mkumbo said the government would not make investment decisions that compromised the interests of the people of Siha, adding that communities should benefit from the productive use of land and other resources in their areas.

The visit comes amid renewed government efforts to improve the performance of public assets and ensure that state-owned properties make a greater contribution to economic growth.

The Office of the Treasury Registrar (OTR) owns and manages 10 farms on behalf of the government, making them strategic assets for the development of commercial agriculture and the wider national economy.

The farms include those formerly owned by the National Agriculture and Food Corporation (NAFCO), whose sale was halted during the privatisation process following a presidential directive to retain them under government ownership for productive use.

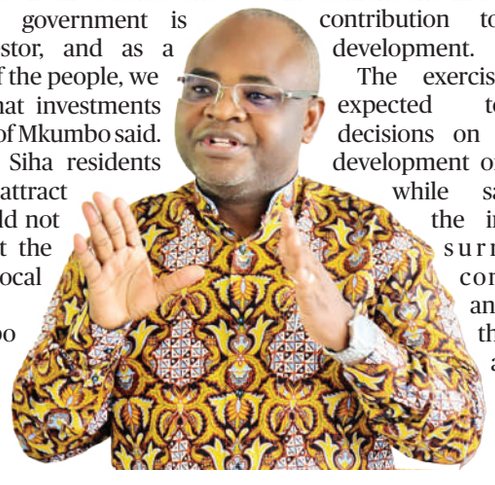
The NAFCO farms include Basotu, Hanang, Namtumbo, Ruvuma, Harlington, Journey's End, Fosters and Kanamodo, with the latter four located in West Kilimanjaro.

The remaining four farms were acquired by the government through various arrangements in the broader national interest.

They include KPL Mng'eta in Morogoro, Malalua Flower Farm in Arusha, Kiliflora Usa River and Kiliflora Chekereni, both in Arusha.

The government's renewed focus on the farms is aimed at assessing their economic potential and identifying appropriate models for improving productivity, attracting investment and increasing their contribution to national development.

The exercise is also expected to guide decisions on the future development of the farms while safeguarding the interests of surrounding communities and ensuring that state assets are utilised efficiently.



National News

Joseph Samo, councillor-elect for Kitare ward in Tarime District, is sworn in yesterday to assume to the position. He takes over from Philipo Gikaro, who died in a road accident. Photo: Correspondent Timothy Itembe

Authority initiates 32.7bn/- Mindu Dam's heightening project to boost water supply

By Correspondent Ashton Balaigwa, Morogoro

THE Morogoro Urban Water Supply and Sanitation Authority (MORUWASA) has commenced implementation of a major project to improve water supply in Morogoro Municipality following the release of a second tranche of funding amounting to 32.7bn/-.

The funds, comprising a central government allocation and a soft loan from the French Development Agency (AFD), will finance the heightening of the Mindu Dam embankment by 2.5 metres to increase water storage capacity and strengthen the supply of water to residents and businesses across the municipality.

Sais Kyejo, Moruwasa managing director announced the development while briefing Morogoro Regional Commissioner Adam Malima during the official signing ceremony for the construction contract with Chinese contractor Sinohydro Corporation.

The project is expected to be implemented over an 18-month period and completed in 2028.

CPA Kyejo said the main objective of the project is to increase Mindu Dam's storage capacity from the current 12.62 billion litres to approximately 22.06 billion litres upon completion.

He said major construction works will include raising the dam's spillway by 2.5 metres along a 100-metre stretch and increasing the height of the main water-retention embankment from 8.5 metres to 11 metres.

The project will also involve installation of modern dam-safety monitoring equipment and advanced water-quality monitoring systems, as well as construction of an operational building for technical personnel responsible for overseeing the facility.

"Completion of the project will significantly increase the volume of stored water, ensuring a reliable and secure water supply for Morogoro Municipality. This initiative forms part of our strategy to adapt to climate change as outlined in the National Development Vision 2050," said CPA Kyejo.

He explained that expanding Mindu Dam's storage capacity would also pave the way for the construction of two additional water production and treatment plants in the Mafiga-SUA area.

The new plants are expected to increase MORUWASA's total water production capacity from the current 27 million litres per day to 108 million litres per day, significantly improving the authority's ability to meet growing demand.

MORUWASA Board Chairman Prof Moses Warioba said the expansion of the dam would strengthen water services across Morogoro Municipality and help the authority respond to the needs of a rapidly growing population.

Successful trials on Irish potato open new agricultural chapter in Dodoma

By Guardian Correspondent, Dodoma

DODOMA Region has entered a new era in its agricultural sector following a highly successful first trial of Irish potato farming–a milestone that unlocks fresh commercial and food crop opportunities for local residents.

The research initiative, coordinated by the Tanzania Agricultural Research Institute (TARI), was conducted on the farm of retired Vice President Dr Philip Mpango, located in Mayamaya Village, Bahi District.

Taking just 104 days from planting to harvest, the trial conclusively proved that Irish potatoes can thrive in Dodoma's soil and climate, dismantling the long-held misconception that the region is restricted to only a handful of traditional crops.

Reflecting on the harvest outcomes, retired Vice President Dr Philip Mpango commended TARI for its steadfast supervision and urged Dodoma residents to seize the opportunity once the research phase is fully finalized to boost household income and strengthen food security.

"Residents of Dodoma should now start embracing this opportunity," said Dr Mpango. "TARI is ready to assist us by providing suitable, high-quality seeds. This will help us secure food and generate income to care for our families. Dodoma is not a semi-desert–it is simply a matter of gaining knowledge and harvesting water."

He further clarified that the region cannot achieve progress by relying solely on sorghum, maize, grapes, or sunflowers, emphasizing the vital need to diversify into additional high-value crops.

For his part, TARI Director General Dr Thomas Bwana expressed gratitude to Dr Mpango for offering his farm to facilitate the research. He disclosed that the institute now plans to roll out testing to smallholder farmers who rely on rain-fed agriculture. Dr Bwana added that TARI will continue testing various crops across the country to dispel false notions that specific regions are suitable for only certain crops.

Meanwhile, the Lead Irish Potato Researcher from the TARI Uyole center, Dr Owekisha Kwigizila, highlighted that the new seed variety possesses unique attributes tailored to Dodoma's environment. He noted that the crop reaches maturity in approximately 90 days, exhibits strong tolerance to drought and key potato diseases, and boasts an impressive yield potential of 35 to 40 metric tonnes per hectare.

Local residents from Mayamaya Village who participated in the harvest expressed amazement at the results, admitting it was their first time seeing Irish potatoes cultivated successfully at such a scale in the region. They voiced strong enthusiasm to begin farming the crop as soon as certified seeds are distributed to them.

TARI confirmed that scientific evaluations remain ongoing to complete all regulatory phases before the seed variety is officially launched on the market and distributed to farmers nationwide.

Practical skills open employment opportunities for Chemba youths

By Correspondent Julieth Mkireri, Chemba

YOUNG people in Chemba District, Dodoma Region, are increasingly turning to vocational training as a pathway to employment and entrepreneurship, with practical skills helping them respond to the demands of a rapidly changing labour market and expanding industrial sector.

The Principal of the Vocational Education and Training Authority (VETA) College in Chemba, Sophia Tuka, said the institution has become an important destination for young people seeking practical skills that can enable them to secure employment or establish their own businesses.

She said the college provides hands-on training that takes into account rapid technological developments, preparing students for opportunities in both formal employment and self-employment.

Speaking to The Guardian, Tuka said the college not only enrols primary school leavers but also attracts diploma holders who return to acquire technical skills after completing studies in other academic fields.

She commended the government for investing in vocational colleges, saying the institutions are providing young people with the technical qualifications needed to participate in the country's growing industrial economy.

"We have also enrolled students who already hold diplomas coming in to study domestic electrical installation and other trades, including tailoring. Although our college is relatively new, it has been producing top-tier graduates who go on to employ themselves and get hired by others," she said.

Tuka said the college also supports graduates after completing their studies by helping them form groups through which they can access municipal development loans.

She added that the institution works to connect qualified graduates with factories and other employers, creating opportunities for them to enter the labour market and put their newly acquired skills into practice.

An instructor at the college, Siphroza Joseph, said access to modern training equipment has strengthened practical teaching and enabled students to gain experience that closely reflects real working environments.

She said such training gives graduates greater confidence to establish their own businesses and become self-reliant after completing their studies.

BGC
BUCKREEF GOLD COMPANY

INVITATION FOR EXPRESSION OF INTEREST FOR EQUIPMENT HIRING AT BUCKREEF GOLD CO LTD, MNEKEZI VILLAGE, KATORO, GEITA, TANZANIA (BGCL/TZ/EH/2026/01)

Buckreef Gold Company Limited ("BGC") is a Joint Venture Company between TRX Gold Tanzania Limited, a wholly owned subsidiary of TRX Gold Corporation (a Canadian registered and publicly listed Company), and State Mining Corporation (STAMICO) for the redevelopment of the Buckreef Gold Project.

The company invites Expressions of Interest from eligible companies to provide Equipment Hiring services for BGC Mine. The equipment is expected to support continuous site activities associated with mining, construction, and operational support at Buckreef Gold Mine. The (EOI) Expression of Interest call aims at prequalifying or shortlisting capable vendors and does not constitute an invitation to tender. Interested parties shall submit their EOI with supporting documents. Eligible and interested parties are invited to submit their Expression of Interest according to the criteria below. The Equipment Hiring service includes the following

- Earthmoving equipment such as Dozer, Excavator, Wheel Loader, and Rock breaker
- Haulage trucks such as Articulated trucks, Dump trucks, and tipper trucks
- Lifting equipment such as a mobile crane, a forklift, and a telehandler
- Trailers to transport cargo and oversized cargo, such as a low-bed truck and a Flatbed truck

The prospective vendor should meet the following criteria

CRITERIA	DETAILS
Business and Legal documents	• Company Profile and organization structure with Key personnel • Valid Business License & Certificate of Incorporation • NSSF and OSHA Compliance Certificates • Latest RRELA and Application of Annual Return • Tax Clearance, TIN, and VAT Registration Certificate • Company Memorandum and Articles of Association • Compliance with Mining Act-Approved Local Content Plan • Compliance with Contractor Registration Board
Technical Experience	• The vendor must have at least three (3) years' experience in implementing similar projects (submit proof). • The qualification and experience of key personnel proposed for the administration and execution of this work.
Equipment availability & Assurance	• Submit a detailed equipment list including the make, model, year of manufacture, capacity, ownership status, current operational condition, location, and Insurance status of each piece of equipment.
Health, Safety & Environment (HSE) Compliance	• Valid HSE policy document. • Ethical and Social Responsibility • Anti-bribery/anti-corruption policy.
References and Client Feedback	• At least 3 references from recent clients. • Client feedback or satisfaction ratings, if available.

Please ensure your proposal reflects a commitment to safety and local employment, if applicable. Submit your proposal by Wednesday, August 26, 2026, no later than 6:00 PM via email to procurement@buckreef.co.tz. All pre-qualified vendors will be notified after the company completes its evaluation based on the information provided.

Buckreef Gold Company, Second Floor, Nature Office Building.
Plot No.1263 Msasani Peninsula, Toure Drive, P.O. Box 326, Geita, Tanzania, www.buckreef.co.tz

WWF for a living planet®

INVITATION TO TENDER
Rehabilitation of Small Earth Dam in Mwakikonge Village, Duga Ward - Mkinga District, Tanga Region.

1. Background
WWF Tanzania Country Office (WWF TCO) is implementing a project entitled as The East Usambara Restoration project (EURP), is a five-year project (2022-2026) and is funded by WWF-Switzerland (WWF-CH). The project aims to restore and conserve East Usambara sub-montane, lowland and coastal forests for local community's livelihoods and wildlife.

The project uses innovative and multiple landscape restoration approaches that enhance human wellbeing and wildlife. The main goal is by 2030, Forests, catchments areas and their key species in the East Usambara sub-montane, lowland and coastal forests are sustainably conserved and contribute to increased ecosystem services and peoples' livelihoods. This goal is achieved through different strategies including restoration of water sources to ensure flow of water for communities and wildlife.

WWF TCO invites sealed tenders from national eligible and with proven experience contractor(s) registered with the Contractors Registration Board (CRB) in Class VII and above (VII-I) to execute the work of rehabilitation of small earth Dam with a capacity to reserve up to 35123000 liters during the dry seasons

2. Scope of Work
Rehabilitation of the damaged section of the dam embankment, reconstruction and improvement of spillways, clearing of the embankment, strengthening of the deteriorated embankment crest, excavation for extension of the outlet channel, and construction of a domestic water point and cattle trough.

Location: Mwakikonge Village, Duga Ward, Mkinga District.

Contract Duration: Thirty (30) calendar days from the date of contract commencement.

3. Mode of Application and Submission
Interested applicants may get detailed Tender Documents through the following websites: **https://www.wwf.or.tz/jobs_and_opportunities/consultancies_and_tenders/**

All Tenders must be accompanied by tender security in an acceptable form in the amount of two percent (2%) of the tender price.

The deadline for submission is **1000hrs Thursday 3rd September 2026.** Interested applicants should direct their soft copy of the applications to the procurement: e-mail at **procurement@wwftz.org**

WWF has a principle of zero-tolerance for fraud and corruption, if you encounter such an incident, report it by sending an email to *fcci@wwftz.org*

WWF Tanzania Country Office, Plot 252 White Star Street Mikocheni, P. O. Box 63117, Dar Es Salaam, Tanzania

Special Seats legislator Taska Mbogo (R) makes remarks at a meeting involving the Parliamentary Standing Committee on Lands and Natural Resources on the one hand and officials from the Lands, Housing and Human Settlements Development on the other held in Dodoma city on Wednesday. The focus was on the performance of district land and housing tribunals across the country. Photo: Lands ministry

Stakeholders demand accountability beyond reporting of child abuse cases

By Correspondent Grace Mwakalinga

CHILD rights campaigners have called for Tanzania's child protection system to be assessed by the justice and support delivered to survivors rather than the number of gender-based violence cases reported.

This was emphasised in Dar es Salaam on Wednesday during a stakeholder dialogue on gender-based violence organised by the Tanzania Education Network (TEN/MET), bringing together participants from different parts of the country.

Opening the discussion, retired High Court Judge Robert Makambara said eliminating gender-based violence required stronger cooperation between the Government, institutions, communities and other stakeholders instead of each sector addressing the problem in isolation.

He also called for religious institutions and communities to be more closely involved in prevention efforts, while emphasising the need to address the specific needs of women and children and strengthen public education on gender-based violence.

Chemba District Social Welfare Officer Euphrezia Anthony said once a report is received, social welfare officers should obtain detailed information and establish the identity and circumstances of the child or survivor.

She said even where information received by telephone was incomplete, social welfare officers should follow up at the scene in collaboration with local leaders, ward police officers and community police.

Once an incident has been confirmed, she said, social welfare officers work with police to follow up the case and ensure that the survivor receives appropriate services.

For gender-based violence cases, Anthony stressed that medical treatment should be provided promptly while police procedures continue, including following up on the PF3 medical examination form.

She cautioned that children should not be forced to wait for all police procedures to be completed before receiving medical attention.

Mizimbini Primary School teacher Cecilia Mbata, from Kigamboni District, said the major challenge was not always reporting abuse, but what happened after the information reached the relevant authorities.

A child might report abuse to a parent, teacher or community leader, she said, but the case could fail to progress because of fear, the distance to services, lack of awareness or poor coordination among institutions.

The discussion also highlighted weaknesses in the preservation of medical evidence.

Journalist Jacob Mosenda urged reporters to move beyond simply reporting incidents of abuse and instead follow the entire chain of a case–from the initial report and investigation to legal proceedings and the eventual outcome for the survivor.

Don allays AI fears, urges youth to leverage volunteerism for employ

By Correspondent Felix Andrew

MEMBERS of the public have been urged to dispel fears that the rapid introduction of artificial intelligence (AI) in Tanzania will render human labour obsolete.

The call was made in Dar es Salaam by renowned entrepreneur and chief executive officer Dr Peter Mapigano, shortly after addressing the Board of Directors of Epvate & Fortune International Consulting (EFIC).

Dr Mapigano reassured the public that AI technology is designed to complement human work rather than replace it entirely, emphasizing that the focus should be on harnessing technology to boost performance and drive progress. He stressed that while AI should be adopted aggressively for innovation and productivity, its implementation must remain responsible. Key ethical standards–including confidentiality, data protection, accuracy, professional judgment, and human oversight–must remain non-negotiable across all sectors.

Beyond technological adaptation, Dr Mapigano advised young job seekers to actively pursue volunteer opportunities as a strategic stepping stone into the formal job market.

He observed that contemporary private-sector employers increasingly prioritize candidates who possess hands-on experience and familiarity with workplace environments.

Highlighting his own firm's practices, he revealed that EFIC has employed over 400 staff members nationwide, with more than 80 percent originating from its volunteerism programme.

The development comes alongside major milestones for the consulting firm, following its recent registration by the Tanzania Investment and Special Economic Zones Authority (TISEZA) as an official investor service provider. Dr Mapigano noted that this accreditation strategically positions EFIC at the entry point of the investor journey, allowing the firm to deliver essential services such as market-entry guidance, establishment support, human capital, taxation, technology, insurance, and compliance assistance to expanding businesses. Looking ahead, the company plans to establish an educational college and eventually list its shares on the Dar es Salaam Stock Exchange (DSE).

Echoing the importance of workforce dedication, the Dean of the University of Dar es Salaam Business School (UDBS) and EFIC Board Vice Chairman, Prof. Omari Mbura, called on young professionals across various economic sectors to cultivate a strong work ethic. Prof. Mbura encouraged the youth to raise their performance standards to achieve personal goals while actively tapping into emerging economic opportunities to support the nation's long-term objectives under the Tanzania Development Vision 2050.

New partnership set to lift Z'bar's economy through seaweed-based fertiliser production

By Guardian Reporter, Zanzibar

A New strategic agreement signed during the Blue Economy Conference at the Kizimkazi Festival is set to transform Zanzibar's marine resources into high-value agricultural inputs. The initiative aims to support local crop yield, expand income streams for coastal farming communities, and strengthen the vital link between ocean-based industries and domestic agriculture.

The agreement establishes a framework to process harvested seaweed into specialized organic agricultural products, including liquid fertilizer. The Blue Economy Conference brought together key stakeholders from across the maritime and fisheries sectors to explore sustainable economic models built around ocean resources, highlighting commercial processing as a primary pathway for growth.

Implementation of the project is scheduled to begin immediately following the completion of a modern seaweed processing factory. The facility, which is expected to be commissioned soon, will convert raw marine yield into market-ready inputs. To ensure these products meet all necessary safety and performance criteria, the facility will undergo rigorous quality control and certification oversight before commercial distribution.

Project leaders noted that regulatory evaluation and standard testing will guarantee that the locally produced liquid organic fertilizer complies with both national and international agricultural benchmarks.

To support widespread adoption among farmers, technical teams will conduct comprehensive field trials and establish demonstration farms across the island. These initiatives will allow agricultural experts to evaluate fertilizer performance across varying soil types and crop varieties while training local farmers on optimal application techniques.

Industry stakeholders have welcomed the initiative, highlighting its potential to transform Zanzibar's seaweed sector from raw export reliance toward high-value domestic processing. By establishing a reliable local market for marine harvests and boosting crop production, the venture marks a major step forward for sustainable economic development across the archipelago.

Message from Board Chairman

BANK OF AFRICA
BMCE GROUP

Appointment of Mr. Samir Yassine as Chief Executive Officer

I am pleased to announce the appointment of Mr. Samir Yassine as the Chief Executive Officer of Bank of Africa Tanzania Limited with effect from 30th July 2026.

Mr. Yassine is an accomplished International Banking Executive with more than 26 years of experience across Africa and Morocco. He brings extensive expertise in retail and corporate banking, trade finance, digital transformation, business development, risk management, and executive leadership.

Throughout his career, he has successfully led major business transformation initiatives, delivered exceptional financial performance, expanded customer portfolios, strengthened balance sheets and driven sustainable profitability. His leadership has consistently resulted in significant growth in lending, deposits, digital banking adoption and operational excellence.

Mr. Yassine holds an MBA in Finance and Information Technologies from Laval University, Canada, and a Bachelor's Degree in International Trade from Hassan II University,

The Board is confident that his extensive international experience, visionary leadership and proven track record will guide Bank of Africa Tanzania Limited into its next phase of growth, innovation and customer excellence.

Please join us in congratulating Mr. Samir Yassine on his appointment and wishing him every success in his new role.

Mr. Nehemiah Kyando MCHECHU
Board Chairman

National News

Young people urged to acquire skills

By Polycarp Machira, Dodoma

YOUNG people should take deliberate steps to improve their lives by acquiring skills, embracing opportunities and turning challenges into lessons for personal and economic development, Permanent Secretary in the President's Office responsible for Youth Development, Jenifa Omolo (pictured), has said.

Omolo said the government was creating an enabling environment for young people through policies, systems, resources and programmes designed to support their participation in economic and social development.

She said the initiatives include the Youth Development Fund, loans financed through revenues collected by local government authorities, public procurement opportunities, skills development programmes and empowerment initiatives in productive sectors.

According to Omolo, the measures are intended to help young people improve their economic well-being, build better lives and overcome hopelessness and stress that may arise from challenges they face.

She urged young people seeking economic independence and personal development not to rely on hope alone, but to plan, learn, seek advice, understand themselves, maintain discipline and take action.

"Hope alone is not enough. A young person must plan, learn, listen to advice, understand themselves, maintain discipline and take action in order to achieve their goals," she said.

Omolo emphasised that facing challenges or making mistakes does not mean that a young person's journey has come to an end. Instead, she said, such experiences should be regarded as opportunities to learn, evaluate oneself and make improvements in areas where mistakes have been made.

She made the remarks in Dodoma when she officially opened a Youth Conference held at Nzuguni in Dodoma, aimed at stimulating ideas, innovation and the use of opportunities among young people, while providing a platform to discuss challenges affecting their lives and development.

She said the conference focused on four key areas: employment and decent work; youth health and well-being; innovation and the digital economy; and civic education, patriotism and youth participation in national development.

Omolo said the areas are important in developing young people with relevant skills, good health, strong values, the ability to use technology effectively and a willingness to participate in addressing challenges facing society and the nation.

She said the conference should encourage practical action so that every participant could leave with new knowledge, improved skills, positive attitudes, a better understanding of the appropriate use of technology and increased participation in community and national development.

She encouraged young people to turn knowledge into practical solutions, use available opportunities responsibly and remain committed to building skills that can improve their livelihoods and communities.

Omolo said youth participation in platforms such as the conference is important because it gives young people an opportunity to discuss their challenges, exchange experiences and identify opportunities that can help them build productive lives and contribute to national development.

Dodoma mayor Alimwoni Chaula pictured in the city on Tuesday addressing a meeting deliberating on the city council's Budget for financial year 2026/. He is with (from-L) Dodoma Urban legislator Paschal Chinyele, city director Dr Frederick Sagamiko and deputy mayor Bakari Fundikira. Photo: Guardian Correspondent

Tanga residents urged to have their say on proposed water tariff review

By Guardian Correspondent, Tanga

RESIDENTS, businesses and institutions across Tanga Region have been urged to participate actively in upcoming public hearings on proposed water and sanitation tariff revisions, with regional authorities stressing that any adjustment must take into account consumers' ability to pay.

The call was made by Tanga Regional Commissioner Dr Batilda Burian following a briefing by officials from the Energy and Water Utilities Regulatory Authority (EWURA) and Tanga Urban Water Supply and Sanitation Authority (Tanga UWASA) on the proposed tariff review.

The delegation included EWURA Chief Water and Sanitation Engineer Frederick Mageni, EWURA Manager for Economics, Research and Statistics George Kabelwa, and Tanga UWASA Managing Director Eng Geofrey Hilly.

Dr Burian directed the regulatory authorities and the water utility to ensure that all categories of consumers are given adequate opportunity to present their views during the consultation process.

She said broad stakeholder participation was essential to striking a balance between improving the quality and sustainability of water services and protecting households and businesses from excessive financial pressure.

The regional commissioner said views from consumers would help ensure that the final regulatory decision reflects the economic circumstances of communities while enabling Tanga UWASA to maintain efficient and sustainable water and sanitation services.

EWURA is scheduled to conduct public hearings from August 12 to 14, 2026, in Tanga city, Muheza and Pangani, where Tanga UWASA operates water supply and sanitation infrastructure.

The views and recommendations collected during the hearings will form part of EWURA's assessment of Tanga UWASA's application for revised water and sanitation tariffs.

The proposed review comes against the backdrop of the existing tiered tariff structure, which charges domestic and institutional consumers according to their monthly water consumption.

Under the current tariff schedule, domestic and institutional customers pay 1,710/- per cubic metre for consumption of up to five cubic metres per month. The rate rises to 1,805/- for consumption of more than five to 10 cubic metres, 1,995/- for more than 10 to 30 cubic metres and 2,285/- per cubic metre for consumption exceeding 30 cubic metres.

One cubic metre is equivalent to 1,000 litres of water.

Commercial consumers currently pay between 2,095/- and 2,485/- per cubic metre, depending on their level of consumption.

Industrial customers are charged 2,190/- per cubic metre for consumption of up to 30 cubic metres and 2,675/- for volumes above that threshold.

Community water kiosks are currently charged a flat rate of 690/- per cubic metre.

As the public hearings begin, stakeholders are expected to focus on how the proposed tariffs can balance Tanga UWASA's operating costs with consumers' purchasing power while ensuring continued access to affordable and reliable water and sanitation services.

Youth called on to embrace volunteer work to enhance prospects of employment

By Correspondent Felix Andrew

UNEMPLOYED youth and job seekers have been urged to embrace volunteer programmes as a pathway to gaining practical experience and improving their chances of securing formal employment, particularly in the private sector.

Dr Peter Mapigano, entrepreneur and Chief Executive Officer of Epvate & Fortune International Consulting (EFIC), made the call in Dar es Salaam yesterday shortly after addressing the company's Board of Directors.

Dr Mapigano said employers were increasingly looking for candidates with practical experience and an understanding of workplace environments, making volunteer programmes an important avenue for young people seeking to enter the labour market.

He said EFIC's recruitment experience demonstrated the value of volunteer work, noting that the company had employed more than 400 people across the country, with over 80 per cent having previously participated in volunteer programmes.

"Volunteer programmes give young people an opportunity to gain practical experience, develop professional networks and demonstrate their ability to work in real-world environments," Dr Mapigano said.

He also dismissed concerns that artificial intelligence (AI) would completely replace human workers in Tanzania, saying the technology should instead be regarded as a tool for improving productivity, efficiency and innovation.

Dr Mapigano, however, cautioned organisations adopting AI to ensure its use remained responsible and complied with principles of data protection, confidentiality and accuracy, while maintaining professional judgment and human oversight.

He said technological advancement should complement human capabilities rather than undermine the role of people in the workplace.

The meeting also highlighted EFIC's growing role in supporting investment and business development following its recent registration by the Tanzania Investment and Special Economic Zones Authority (TISEZA) as an official investor service provider.

Dr Mapigano said the new status would enable the company to support new and expanding investors with market entry, human capital development, tax compliance, accounting, technology and ongoing operational services.

He said the company was also planning to establish a specialised college and eventually list its shares on the Dar es Salaam Stock Exchange (DSE) as part of its long-term growth strategy.

RCC

REYNOLDS CONSTRUCTION COMPANY (NIG.)LTD.

(TANZANIA BRANCH)

Seize the Opportunity: Used Construction Equipment for Sale by Reynolds Construction Co. (Nig) Ltd – Tanzania Branch. Issued this August 2026

Reynolds Construction Co. (Nig) Ltd, a renowned leader in civil engineering and infrastructure development, is offering a unique opportunity to purchase high-quality used construction machinery and equipment. This is a limited chance for interested buyers to acquire quality machinery directly from a trusted source.

Terms and Conditions of Sale

1. **Duties & Taxes:**
Buyers are responsible for applicable duty charges. Estimated charges are indicative; buyers are advised to verify with ***Tanzania Revenue Authority (TRA)*** before purchasing.

2. **Viewing Arrangements:**
Equipment will be available for viewing at ***(Sululu Ifakara Camp site) from 24th August 2026 to 14th Sept 2026.***
Business Hours: Mon – Friday 8:00am-4:00pm
Note: Site visits must be scheduled in advance by contacting us via email at **info@rcc-tz.com** or by phone at Emmanuel +255 717293638 / RCC Office +255 699 996500
**Interested buyers are requested to collect the official Equipment sale list from our Head Office during working hours prior to submitting their offers.

3. **TRA Tax Assessment & Duty Payment Approval:**
Buyers must engage with TRA to obtain tax assessments and duty payment approvals before the release of any asset.
4. **Ownership Transfer:**
All costs related to the transfer of ownership are the responsibility of the Buyer.

5. **AS-It is, WHERE IS Basis:**
All Assets are sold in their current condition and location without any warranties or guarantees.
6. **Additional Terms & Conditions**
Further details will be provided in correspondence with interested buyers.
7. **Offer Submission Deadline:**
Written Offers and copy of Bidder ID NIDA /passport or voters card must be submitted to our Head Office located at:
Plot 1733A, Msasani Peninsula (next to Marry Brown Masaki)
P.O. Box 34653 Dar es Salaam
Submission Date: Deadline 15th September 2026.
**OFFERS will be opened on 17th September 2026 in the presence of the Sales committee.

8. Cancellation of SALE: Reynold Construction Company (Nig) Limited. reserves the right to cancel or postpone the sale at any time without prior notice.
   - **Contact Us**
     For inquiries, please reach us via:
   - **Email: info@rcc-tz.com**
     Emmanuel: +255 717293638
     RCC Office: +255 699 996500

About Reynolds Construction Co. (Nig) Ltd
Reynolds Construction Co. (Nig) Ltd is recognized for its significant contributions to infrastructure projects across Africa in Nigeria, Kenya, and Tanzania. Known for innovation, timely delivery, and commitment to sustainability, RCC sets the standard for excellence in civil engineering, construction and infrastructure development.

A tout clings dangerously to a moving three-wheeler along a major road at Mbezi Mwisho in Dar es Salaam city yesterday. Photo: Correspondent Sabato Kasika

Farm Africa backs Tanzania's nutrition, food security and clean energy efforts

By Correspondent Valentine Oforo

TANZANIA is receiving increased support from development partners to strengthen nutrition and food security interventions while expanding access to clean energy, as efforts to improve rural livelihoods continue across the country.

Farm Africa, a UK-based charity, is implementing at least seven projects in Tanzania aimed at complementing government efforts in food production, nutrition, market access for smallholder farmers and sustainable energy.

Farm Africa Tanzania Country Director, Dr David Ojwang Juma, said the organisation's interventions were designed to increase food production, raise household incomes and promote sustainable management of natural resources as part of efforts to lift rural communities out of poverty.

"In Tanzania, we are currently implementing seven projects that impact nutrition, food security, market access for smallholder farmers and energy, with all of them prioritising farmers," Dr Juma said in an exclusive interview.

He said one of the projects focuses on helping smallholder farmers grow nutritious crops while promoting the adoption of climate-smart agricultural practices at farm level.

The intervention, funded through the Nourish programme, targets smallholder farming households by equipping them with knowledge and support to produce nutritious crops, contributing to improved household diets and strengthening food security.

"This intervention, which is funded by the Nourish programme, targets smallholder farming households, empowering them to grow nutritious crops, a development that plays a notable role in strengthening Tanzania's food security," he said.

AFS PROPERTIES LIMITED
REG. NO. 98980

NOTICE OF FINAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT the Final General Meeting of the above-named Company will be held on the 14th day of September 2026 at 10:00hours at the registered office of the Company, Girl Guides Building, 1st Floor, Tower B, Kibasila Road, Upanga, Dar es Salaam, Tanzania. Members or their proxies who will not be able to attend in person are invited to join the Meeting virtually via the link and passcode to be provided in their respective emails.

Agenda
1. To receive the winding-up report from the liquidator.
2. Laying down accounts of the Winding up of the Company; and
3. Any Other Business.

By Order of the Company Liquidator

Florian Mutagwaba
Liquidator

Dated at Dar es Salaam, this 14th day of August 2026

Circulation:
To all members

Victoria FINANCE

Victoria Finance Plc
5th Floor, Mwanga Tower Building-Kijitonyama
New Sayansiyo Road
P.O. Box 12102, Dar es Salaam - Tanzania
Telephone +255 22 277 4677
Fax: +255 22 277 4659
Email: info@victoriafinance.co.tz
Website: www.victoriafinance.co.tz

PUBLIC AUCTION ANNOUNCEMENT

VICTORIA FINANCE PLC WISHES TO ANNOUNCE TO THE PUBLIC THAT WITH THE AUTHORISATION IT GIVES TO THE APPOINTED AUCTIONEER TO SELL THROUGH THE PUBLIC AUCTION THE SECURITIES OF LOAN DEFAULTERS AS DESCRIBED BELOW;

S\NO.	CREDITOR'S NAME	SECURITY	DESCRIPTIONS OF THE SECURITY	AUCTIONEER	DATE
1	ERICK MOSES KIULA	MOTOR VEHICLE	T328 DQU - DAF TRACTOR HEAD	JODAC PROFESSIONAL LTD	21/08/2026 AND CONTINUE

All auctions shall be held at the appropriate location on the time and day on which they shall be broadcast through brochures and advertising vehicles subject to permission from the relevant agencies of the Government.

AUCTION TERMS;
- 25% of the price will be paid on the day of the auction and the remaining 75% will be paid within a fortnight.
- Failing to complete the payment will result in the auction being repeated and the money paid will not be returned.
- The costs of changing ownership will be borne by the buyer.
- The guarantee will be sold as it is.

Advertisement

BANK OF AFRICA
BMCE GROUP

PUBLICATION OF SEMI ANNUAL MARKET DISCIPLINE

ISSUED PURSUANT TO GUIDELINES 24 AND 25 OF THE MARKET DISCIPLINE GUIDELINES FOR BANKS AND FINANCIAL INSTITUTIONS 2023

CAPITAL ADEQUACY RETURN AS AT 30TH JUNE 2026

(Amount in million shillings)

		30TH JUNE 2026	30TH JUNE 2025
S/No	Particulars	Amount (TZS)	Amount (TZS)
a	b	c	d
1	**Common Equity Tier 1 capital (CET1): Instruments and reserves**	-	-
2	Fully Paid-up Ordinary shares Capital	50,500.00	50,500.00
3	Share Premium arising from Ordinary shares	22,242.38	22,242.38
4	Retained earnings less foreseeable dividends	29,624.22	31,535.70
5	Other disclosed reserves;	3,883.87	-
6	**Year to date profits of:**		
7	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	1,786.62	2,328.52
8	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank;	-	-
9	**CET 1 before Regulatory Adjustments**	**108,037.09**	**106,606.61**
10	**Regulatory adjustments applied to CET1:**	**7,762.87**	**8,410.99**
11	Year to date losses;	-	-
12	Goodwill;	-	-
13	Other intangible assets;	-	-
14	Deferred tax assets that rely on future profitability;	4,893.11	5,515.90
15	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank;	-	-
16	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.	-	-
17	Pre-paid expenses;	2,869.76	2,895.08
18	Pre-operating expenses.	-	-
19	**Common Equity Tier 1**	**100,274.22**	**98,195.62**
20	**Additional Tier 1 Capital**	**-**	**-**
21	Non-cumulative Irredeemable Preference Shares	-	-
22	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	-
23	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
24	**Additional Tier 1 Capital before regulatory adjustments**	-	-
25	**Regulatory adjustment applied to Additional Tier 1 capital**	-	-
26	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-	-
27	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
28	**Available Additional Tier 1 Capital**	**-**	**-**
29	**Available Tier 1 Capital**	**100,274.22**	**98,195.62**
30	**Tier 2 Capital**	**-**	**-**
31	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
32	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-
33	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-	-
34	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
35	**Available Tier 2 Capital**	**-**	**-**
36	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	**100,274.22**	**98,195.62**
37	**Total Risk Weighted Assets (RWA)**	**475,677.13**	**417,035.83**
38	**Capital Ratios and buffers (in percentage of risk weighted assets)**	**-**	
39	CET1 to total RWA	21.08%	23.55%
40	Tier-1 capital to total RWA	21.08%	23.55%
41	Total capital to total RWA	21.08%	23.55%
42	Capital conservation buffer	9.08%	11.55%
43	**Minimum capital requirements prescribed by the Bank of Tanzania**		-
44	CET1 to total RWA	8.5%	8.5%
45	Tier-1 capital to total RWA	10.0%	10.0%
46	Total capital to total RWA	12.0%	12.0%
47	Capital conservation buffer (Made of Instrument Qualifying to be include	2.5%	2.5%

LIQUIDITY COVERAGE RATIO (LCR) AS AT 30TH JUNE 2026

(Amount in million shillings)

S/NO	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	16,981	100%	16,981
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress[1]	46,251	100%	46,251
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	124,168	100%	124,168
5	Unencumbered Government securities maturing within 1 year	1,041	95%	989
6	Unencumbered Government securities maturing after 1 year	114,730	80%	91,784
7	**Total high quality liquid assets**	**303,172**		**280,174**
8	**Cash Outflows**	**0**		**0**
9	Demand deposits	313,349	10%	31,335
10	Savings deposits	51,497	10%	5,150
11	Time deposits (maturing in 30 days)	27,297	100%	27,297
12	Deposits from banks and financial institutions (maturing in 30 days)	30,188	100%	30,188
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	0	100%	0
14	All other contractual cash outflows (maturing in 30 days)	0	100%	0
15	Undrawn balances of loans and unexpired overdrafts	13,442	30%	4,033
16	Other contingent funding liabilities (such as guarantees and letters of credit)	90,424	5%	4,521
17	**Total cash outflows**	**526,197**		**102,523**
18	**Cash Inflows**			
19	Loans and advances (maturing within 30 days)	18,041	50%	9,021
20	Due from banks and financial institutions (maturing in 30 days)	0	100%	0
21	All other contractual cash inflows (maturing in 30 days)	0	100%	0
22	Net derivatives cash inflows	0	100%	0
23	**Total cash inflows**	**18,041**		**9,021**
24	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**	**0**		**93,502**
25	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**	**0%**		**300%**

Computation of Capital Charge for Operational Risk as at: 30TH JUNE 2026

(Amount in million shillings)

S/No	Particulars	Amount				
		Year 1	Year 2	Year 3	Average of BI elements	Total BI
a	b	c	d	e	f	g
1	**I. "Interest, Lease and Dividend": (A)+(C)+(D)**					**14,576.43**
2	**The Minimum of Net Interest Income and 2.25% of Interest bearing Assets**	**14,552.52**	**13,187.74**	**15,989.03**	**14,576.43**	
3	**Net Interest Income (A):**	39,905.94	43,974.39	41,809.02		
4	Interest income	68,472.85	73,210.56	76,408.21		
5	Interest expense	28,566.91	29,236.17	34,599.19		
6	**Interest bearing assets (B)**	646,778.71	586,121.88	710,623.53		
7	2.25% of Interest bearing assets	**14,552.52**	**13,187.74**	**15,989.03**		
8	**Net Financial and operating lease (C)**	-	-	-	-	
9	Financial and operating lease income, profits from leased assets	-	-	-		
10	Financial and operating lease expenses, losses from leased assets, depreciation and impairment of operating leased assets	-	-	-		
11	**Dividend income (D)**	-	-	-	-	
12						
13	**II. "Services" : (E)+(F)**					**55,891.31**
14	**Net Fee and Commission Income (E)**	**13,043.02**	**12,400.43**	**10,550.58**	**11,998.01**	
15	Fee and commission income	13,043.02	12,400.43	10,550.58		
16	Fee and commission expenses	4,563.60	4,469.21	4,983.61		
17	**Net Other Operating Income (F)**	**41,985.55**	**43,365.05**	**46,329.30**	**43,893.30**	
18	Other operating income	10,585.68	9,492.19	6,708.66		
19	Other operating expenses	41,985.55	43,365.05	46,329.30		
20						
21	**III. "Financial" : (I)+(J)**	**11,032.62**	**13,119.40**	**7,488.52**	**10,546.85**	**10,546.85**
22	Net profit (loss) on the trading book	-	-	-		
23	Net profit (loss) on the banking book	11,032.62	13,119.40	7,488.52		
24						
25	Total (I+II+III)					81,014.59
26	Marginal Coefficient (a)					**0.12**
27	Capital Charge (Average*risk factor)					**9,721.75**
28	Conversion Factor					**8.33**
29	Calibrated Risk-Weighted Equivalent Amount					**81,014.59**

NET STABLE FUNDING RATIO (NSFR) AS AT 30TH JUNE 2026

(Amount in million shillings)

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	100,274.22	100%	100,274.22
3	Additional Tier 1	0	100%	0
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	0	100%	0
5	Borrowings and liabilities with maturities of one year or more	75,237.32	100%	75,237.32
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	277,669.01	95%	263,785.56
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	313,348.66	90%	282,013.79
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	0	50%	0
9	Operational Deposits	0	50%	0
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	0	50%	0
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	9,696.44	50%	4,848.22
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	0	100%	0
13	Deferred tax liabilities maturing within a period of six months to one year.	0	50%	0
14	Deferred tax liabilities maturing within six months.	0	50%	0
15	Minority Interest - If perpetual or with effective maturity of greater than or equal to one year	0	100%	0
16	Minority Interest with residual maturity between six months and less than one year.	0	50%	0
17	Minority Interest with effective maturity of less than six months.	0	0%	0
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	52,036.16	0%	0
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	0	0%	0
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	0	0%	0
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	0	0%	0
22	**Total Available Stable Funding (ASF) [sum (1)-(21)]**	0		726,159.12
23	**Required Stable Funding (RSF)**	0		0
24	**On-balance sheet**	0		0
25	Cash	16,981.17	0%	0
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	82,278.69	0%	0
27	Claims on Bank of Tanzania with residual maturities of less than six months.	0	0%	0
28	Receivables arising from sales of financial instruments and foreign currencies.	0	0%	0
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	115,771.70	5%	5,788.59
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	0	10%	0
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	22,411.65	15%	3,361.75
32	HQLA encumbered for a period of six months or more and less than one year.	0	50%	0
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	109,376.59	50%	54,688.29
34	Deposits held at other banks and financial institutions for operational purposes	14,791.44	50%	7,395.72
35	All other assets not included in the above categories with residual maturity of less than one year.	0	50%	0
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	15,307.71	65%	9,950.01
37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	176,810.01	65%	114,926.51
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	136,461.31	85%	115,992.12
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	144,168.15	85%	122,542.93
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	0	85%	0
41	Physical traded commodities, including gold	0	85%	0
42	All other assets that are encumbered for a period of one year or more	42,742.75	100%	42,742.75
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	0	100%	0
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	0	100%	0
45	**Off-balance sheet**			
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	0	5%	0
47	Unconditionally revocable credit and liquidity facilities	36,487.71	5%	1,824.39
48	Trade finance-related obligations (including guarantees and letters of credit)	53,936.57	1%	539.37
49	Guarantees and letters of credit unrelated to trade finance obligations	0	1%	0
50	Other non-contractual obligations	0	1%	0
51	All other off balance-sheet obligations not included in the above categories.	13,442.47	5%	672.12
52	**Total Required Stable Funding (RSF) [sum (22)-(47)]**	**0**		**480,424.54**
53	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**151%**

Prudential Regulatory Metrics AS AT 30TH JUNE 2026

(Amount in million shillings)

S/No	Metric	a	d	c	b	e
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)	**JUN 26**	**MAR 26**	**DEC 25**	**SEP 25**	**JUN 25**
1	Common Equity Tier 1 (CET1)	100,274.22	104,888.39	103,727.64	95,194.64	98,195.62
2	Tier 1	100,274.22	104,888.39	103,727.64	95,194.64	98,195.62
3	Total capital	100,274.22	104,888.39	103,727.64	95,194.64	98,195.62
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets(RWA)	475,677.13	452,625.72	437,220.14	415,116.55	417,035.83
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	21.08%	23.17%	23.72%	22.93%	23.55%
6	Tier 1 ratio (%)	21.08%	23.17%	23.72%	22.93%	23.55%
7	Total capital ratio (%)	21.08%	23.17%	23.72%	22.93%	23.55%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	9.08%	11.17%	11.72%	10.93%	11.55%
9	Total of bank CET1 specific buffer requirements (%)	0%	0%	0%	0%	0%
10	CET1 available after meeting the bank's minimum capital	21.08%	23.17%	23.72%	22.93%	23.55%
	Basel III leverage ratio					
11	Total Basel III leverage ratio exposure measure	931,911.47	891,376.16	856,843.48	864,723.51	847,195.72
12	Basel III leverage ratio (%) (Tier1 Capital / Exposure Measure)	10.76%	11.77%	12.11%	11.01%	11.59%
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets(HQLA)	280,173.57	229,653.30	218,308.55	238,357.88	239,708.04
14	Total net cash outflow	93,502.42	84,541.16	75,455.37	129,247.05	105,842.51
15	LCR (%)	300%	272%	289%	184%	226%
	Net Stable Funding Ratio					
16	Total available stable funding	726,159.12	673,451.24	665,109.87	630,862.43	625,955.83
17	Total required stable funding	480,424.54	463,602.78	462,226.17	446,148.40	398,569.11
18	NSFR (%)	151%	145%	144%	141%	157%

Computation of Capital Charge for Market Risk (Foreign Exchange Risk) as at: 30TH JUNE 2026

(Amount in million shillings)

S/No	Particulars	Amount
a	b	c
1	Greater of the Net Long Position or Absolute Value of the Net Short Position [Net Open Positions] as calculated under Form 16-4(b) as at the end of the month (Line item 32)	942.16
2	Absolute Value of Gold Position	-
3	Total (Item 1 plus 2)	942.16
4	Risk Factor	0.12
5	Capital Requirement (total*risk factor)	113.06

EDITORIALS/OPINION

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The Guardian Limited Key Contacts

Managing Editor: Wallace Mauggo
Circulation Manager: DENNIS NTAITA

Newsdesk

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

Advertising

Mobile: 0677020701
E-mails: advertise@guardian.co.tz
Website: www.ippmedia.com
epaper.ippmedia.com

Taming foul play in trade in minerals isn't easy, but remedial action crucial

REGIONAL centres conducting sales of minerals or exchanges are now under instruction to remain open until 9 pm.

The idea is to remove any possible excuse for traders to use clandestine or otherwise underhand methods to dispose of gold, tanzanite or some other precious minerals now abounding in the local market.

There is considerable 'hide and seek' between producers and government authorities when it comes to minerals, in like manner applies to some traditional cash crops.

This is largely owing to the rather understandably need for one party to fetch higher prices in nearby markets where there is usually much lower taxation or none at all.

The government has listed reasons for extending trading hours, pointing at the need to improve access to services, expand trading opportunities as well as boost efficiency in the sector.

Those sentiments are provided as commonplace truisms for the public, even as they differ from those of the miners as they basically rather understandably wish for optimal prices without deductions.

What is known as voluntary compliance is an avoidance of problems, not a proactive wish to beef up state coffers, as officials at times argue.

As this directive was issued when responding to questions from parliamentary committee members convened for the respective ministry to present a report on the status and development of the mining sector, some technical issues could have emerged.

However, all too often legislators do not differ from ministers on the best way to go about this or that sector, including when confronted with orders to ensure that trading windows are open until well into nightfall.

Of course, one can argue that at times little can be assured in terms of security unless there is appreciable police presence. Indeed, a minerals trading outfit isn't much different from a bank.

One curious roadside signpost that can be noticed from time to time is a proclamation 'Parking at your own risk',' meaning that there was no prohibition as to leaving a car at that particular place except that one had to be mindful of its security.

Similarly, those wishing to use selling points for minerals after nightfall ought to arrange for their own security not just around the spot but in the coming and going.

That would imply that the risks could well outweigh the benefits, however muted the directive could be. It all depends on where policy makers obtained that idea, as traders are hardly in any rush with gemstones.

Assurances on the issue reflect the wish to get those with gemstones to rush to trading centres at whatever time of day and even after nightfall, meanwhile as the pressure doesn't arise with imperishable produce of that sort.

The idea that extending market hours would make a real difference is somewhat skimpy, much like suggesting that one avoid courts as cases are too often adjourned.

If the level of the use of trading markets for minerals is low, the proper reason might be that the public authorities wish to share the produce with miners, whereas miners want to keep the income solely to themselves.

Technically speaking, miners can pay stamp duty relating to the business as in nearby countries, but local governments and tax authorities apply different yardsticks, including taxing windfall earnings or high income taxes. Carefully calculated adjustments would come in handy.

EAC artificial intelligence forays enhance integration vision, values

THE East African Community (EAC) secretariat has lately been initiating rather familiar engagements, for some with support from an agency under the wings of Germany's Federal Ministry for Economic Cooperation and Development.

The latter is reliably learned to have committed euros 5 million for a regional artificial intelligence (AI) research and training network.

It is evident that a helpful AI networking corridor can be put up with that sort of money though, compared with the costs we hear of about setting up data centres, the amount is but a drop in a pond - and those engaged in the effort are aware of that aspect.

According to the particular development partner, the funding will support the formulation and rollout of an EAC AI strategy for 2025 to 2028 along with equipping 50,000 young people across partner states with cutting-edge digital skills.

It appears that an auxiliary strategy is involved in the initiative, apparently as the German agency is positing some presence in that field, where it can allocate usable amounts of cash for optimal transformation impact.

The idea revolves around AI training for 50,000 youths on the basis of a format where regional integration is embedded - or cross-border values.

While the sums look minimal, the agency talks of having launched the second phase of a regional AI skills and innovation competition as a comprehensive strategy targeting thousands of young innovators, researchers and entrepreneurs across eight EAC partner states.

This enhances a regional occupation-based sentiment, thus entailing the building of synergies with other aspects where commitment to regional integration is needed.

To sweeten up this sentiment, a tidy sum of US$50,000 in prize money has been set aside for winning teams designing practical AI-driven solutions meant to tackle pressing regional challenges.

This design of awards shows the wish to take this engagement to the community level as for whatever problem is selected as an anchor for presenting a proposal, efforts will be done to confirm expectations at the community level.

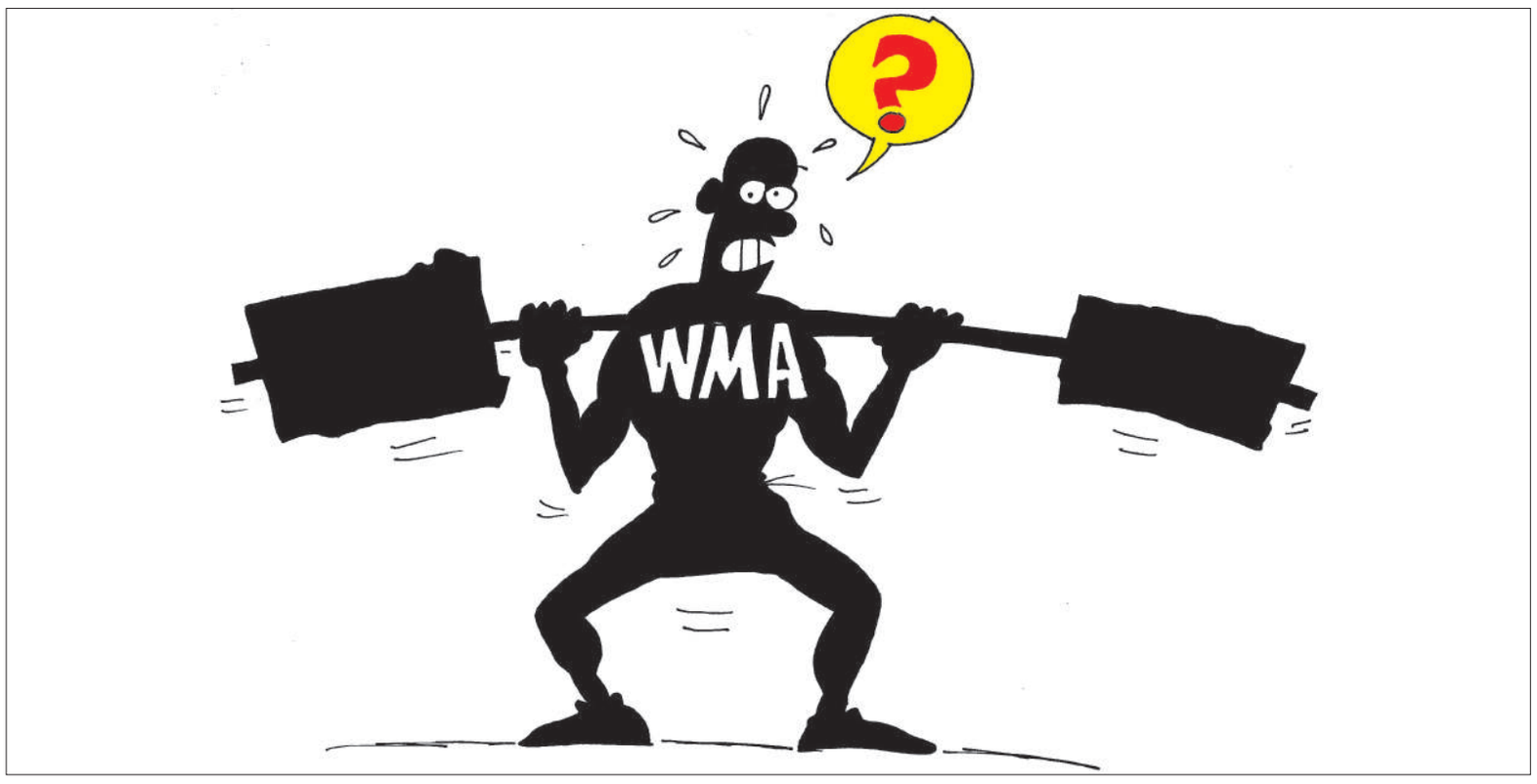
That would entail wherever it is and for whatever problems it is meant to address, thus leading back to appreciating EAC efforts at integration via a youth-based innovation drive. The impact is noticeable.

The German support focuses on creating an EAC AI research network, raising youth skills and preparing bankable AI infrastructure projects designed to mobilise private sector investment.

This sort of redefines the division's vocation in the grant financing parameter, whereas its principal work is to organise business for German firms where support from federal authorities is relevant or unavoidable.

Not much of this dimension was evident at the launch as it was focused to a grant wish by the EAC authorities, with most people aware that aid sums have tremendously diminished.

Investments are a different sphere altogether, though, which marks out the German government agency as still providing direct grants, if rather limited. It would be worth the effort affording the initiative support and see how things roll out.



African rights advocates work on responses to family law backlash

NAIROBI

WOMEN'S rights advocates, judges and lawyers have launched a coordinated campaign to reform family laws that discriminate against women and girls in Africa.

While the past decade has brought important legal advances in some countries, progress has also been marked by stagnation and backsliding.

Increasingly, influential and often well-resourced and highly coordinated anti-rights actors are promoting regressive conservative ideologies that seek to repeal existing legal protections and obstruct reforms that would strengthen rights for women and girls.

Family law governs some of the most consequential aspects of daily life, including marriage, divorce, child custody, inheritance and property rights.

Although national constitutions and regional human rights treaties guarantee many forms of protection for women and girls, those guarantees are often undermined by discriminatory legislation, conflicting customary and statutory laws as well as weak implementation.

Rights advocates warn that family law has become a key target for coordinated anti-rights campaigns that promote restrictive interpretations of family, gender roles and "traditional values".

They say this is largely because shaping who has rights within the family sets the framework for whose rights are ultimately recognised and protected across society.

"They understand that if you control the family, you control society," said Irene Mbengue, senior legal officer in the office of the African Commission's special rapporteur on the rights of women in Africa.

It was in remarks delivered on behalf of Commissioner Janet Ramatoulie Sallah-Njie at the inaugural Africa Family Law Network conference held in Nairobi, Kenya, from August 4 to 6, 2026.

"If you define who counts as 'family', who has rights within the family and who gets to make decisions in the family, you shift the entire social order," she stated.

That struggle is playing out in Uganda, where rights advocates say proposed changes to marriage law could leave many divorced women with little claim to the assets built up over years spent raising children, running households and supporting their families.

Jackie Bless Pinyoloya, the Uganda country coordinator for Strategic Initiative for Women in the Horn of Africa (SIHA), explained that the bill does not guarantee equal division of assets acquired during marriage and leaves women to prove the value of unpaid care work when claiming their share.

"At the point of divorce, a woman is told that she only leaves with what she financially contributed... But who counts the years she spent caring for the family?" she wondered.

Pinyoloya said weak enforcement of existing forms of protection also left women vulnerable, with domestic violence cases often being resolved informally by families or community leaders rather than through courts, while low penalties failed to deter perpetrators.

Equality Now's 2024 regional study on African family laws in 20 African countries found that this tension over marital assets extends beyond Uganda.

It said that in Kenya, Nigeria, Tanzania and a number of other countries, judicial insistence on proving direct financial contribution routinely penalises homemakers, while courts struggle to place economic value on unpaid care work.

The study also found that many countries retain unequal inheritance and property laws, permit child marriage through legal exceptions and do not criminalise marital rape, while continuing to recognise customary and religious laws that discriminate against women and girls.

Rehema Namukose, senior regional programme officer for sub-Saharan Africa at Musawah, highlighted how phrases such as "family values" often raised questions about whose interests and definitions they represented.

She added: "When they throw around these words, you have to also ask yourself: What is the measure of what 'family' is? How are they defining words like 'family' and 'values'?"

Musawah is a global movement for equality and justice in Muslim family laws.

For rights advocates, the argument is not only over individual laws but also over who gets to define the family those laws are meant to protect.

"Family values mean that the only type of family anti-rights actors believe should exist is a heteronormative, nuclear, patriarchal family consisting of a man, a woman and children," remarked Deborah Nyokabi, Associate Manager for Economic Justice and Family Law at Equality Now.

Nyokabi added that those arguments were being used to justify restrictions on women's reproductive autonomy, divorce, inheritance and property rights, while excluding sexual minorities from legal recognition.

Those speaking at the Africa Family Law Network's conference made clear that defending existing legal gains would require stronger regional coordination, strategic litigation and sustained advocacy.

Anna Mutavati, Regional Director (East and Southern Africa) at UN Women, spoke about taking the initiative to set the agenda, stating: "We should neither be playing catch-up nor should we be playing defence."

Mutavati urged advocates to coordinate across countries to counter increasingly organised anti-rights movements.

Additionally, she highlighted the need to "...keep pushing for more rights and expansion of rights rather than just safeguarding what we have", noting that defending past legal gains was no longer enough.

The greater challenge now, she added, was ensuring that legal protections reached the women they were intended to protect.

Dr Robert Eno, registrar of the African Court on Human and Peoples' Rights, meanwhile described how many of Africa's strongest legal protections for women and children had yet to translate into everyday life, with constitutional guarantees and regional treaties often failing to change what commonly happens inside families.

"Important reforms exist in constitutional provisions, statutes and regional commitments," Eno said, adding: "Yet, in many communities, the distance between law and lived reality remains significant."

He pointed to the African Court's landmark judgment against Mali, which rejected the government's argument that customary or religious law could override its obligations under the Maputo Protocol.

The ruling affirmed that marriage requires the free consent of both spouses and that equality within the family cannot be separated from equality before the law.

But court judgments alone could not dismantle entrenched discrimination, Lady Justice Mumbi Ngugi, a judge of Kenya's Court of Appeal, told IPS News.

"The law has advanced considerably. Jurisprudence is pro-women's rights and pro-children's rights. Implementation is a problem," she stated.

She said that many women, particularly in rural communities, either did not know those rights existed or could not afford to enforce them.

She added that constitutional guarantees mean little if women cannot access the courts or exercise the rights they already have.

Chikwangu Katana, a village elder from Digirikani sub-location in Kenya's Kilifi County, said many families continue to resolve family disputes through customary systems.

"People have to understand why things are changing. If they don't understand, they won't accept it," he said.

Nyokabi advised that translating legal protections into everyday life would require governments and civil society to work alongside religious and traditional leaders while strengthening regional networks.

She gave the example of the Africa Family Law Network, which enables campaigners to share legal strategies and crusade for more equal family laws that are compatible with African societies.

One such effort is already under way through the East African Law Society's Family Law Committee.

Under the initiative, lawyers from eight countries are documenting common legal challenges, from cross-border child custody disputes and adoption to assisted reproductive technologies, mediation and arbitration, with the aim of developing recommendations for law reform agencies across the region.

Patricia Mundia, who chairs the committee, said the process was also meant to help practitioners develop shared approaches to family law issues that increasingly extend beyond national borders.

She however admitted that sustaining those efforts would require resources as women's rights organisations compete for shrinking pools of donor funding.

Rose Buabeng, senior programme officer for resourcing at the African Women's Development Fund (AWDF), meanwhile said funding for women's rights and feminist activism was becoming increasingly constrained amid a growing backlash.

She added that AWDF had adapted its funding processes to respond more quickly to the needs of women's rights organisations.

*** IPS UN Bureau Report**

TWIGA Minerals Corporation Limited

BARRICK BULYANHULU

Advertisement
BULYANHULU GOLD MINE LIMITED

Requests the submission of Expressions of Interest from qualifying parties wanting to participate in the below goods/service package at Bulyanhulu Gold Mine

Bulyanhulu Gold Mine Limited (BGML) is a fully owned subsidiary of Twiga Minerals Corporation. Bulyanhulu Gold Mine Site is located 55km south of Lake Victoria, in the Kahama District of Shinyanga Region, northern Tanzania. There are road accesses to the mine from Mwanza, 127km to the northeast, and from the town of Kahama, 84km to the south.

BGML, therefore, invites "Expressions of Interest" from reputable, experienced, and certified companies interested in pre-qualifying for inclusion in a tender process for the provision of the below goods/service packages.

No.	Reference no.	Description of services to be procured	Pre-Qualification Criteria
1	BUL-26-08-01	Provision of GAIP (Gradient Array Induced Polarization) Survey Program for a total of 1,870 line Km at Nzega and Siga areas.	1. Company/Firm profile. 2. Indicative Mobilization period. 3. Indicative site establishment period. 4. Submit proof on experience conducting similar projects. 5. Submission of details of the equipment earmarked for the services i.e. name, model, quantity etc 6. Submission of the indicative manning power and or requirement. 7. Documented HSE record for the past 3 years

The above Services/goods are intended to be awarded through a competitive tendering process in which a restricted number of suitable pre-qualified and experienced contractors shall be invited to receive the tender documents. Please submit an "Expression of Interest" on your company's letterhead If your company qualifies as per the pre-qualification criteria together with the following additional information and/or documentation:

- Full company profile.
- Company registration documents i.e., Certificate of incorporation, Tax Clearance Certificate, etc.
- Applicable certification, accreditation, and affiliated registration
- Time frame to complete the project. (Including site mobilization stage)
- Approved Local Content Plan or acknowledgment of submission from the Mining Commissioner.
- BRELA detailed search certificate i.e statement indicating Tanzanian ownership percentage to determine classification as an Indigenous Tanzanian Company as per the Local Content Regulation, 2018.

Kindly send your response by email to **bulytender@barrick.com** by latest 1800hrs on the **21st August 2026.**
Any responses received after this date shall not be considered.
Please quote the above Reference number and description on your Expression of interest submission.

If you do not hear from us in 21days after the deadline date, please consider your EOI unsuccessful.

Pre-qualification of any company submitting an "Expression of Interest" shall be at the sole discretion of BGML.

For and on behalf of ***BULYANHULU GOLD MINE LIMITED***

TWIGA Minerals Corporation Limited

BARRICK BULYANHULU

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BGML, therefore, invites "Expressions of Interest" from reputable, experienced, and certified companies interested in pre-qualifying for inclusion in a tender process for the provision of the below goods/service packages.

No.	Reference no.	Description of services to be procured	Pre-Qualification Criteria
1	BUL-26-08-02	Provision of Diamond Drilling Services at Nzega and Siga areas.	1. Company/Firm profile. 2. Indicative Mobilization period. 3. Submit proof on experience conducting similar projects. 4. Experienced key personnel to be assigned to the project. 5. Submission of the indicative manning power and/or requirement. 6. Documented HSE record for the past 2/3 years. 7. Proven ability to provide Tier one OEM drilling and support equipment, compliant with the Barrick Drill Site and Safety Standards. 8. Ability to mobilise within the required timeframe. 9. Ability to provide a DD Drill rig with a capacity of up to 300m.Provide pictures, the year of manufacture, the model, and proof of ownership.

The above Services/goods are intended to be awarded through a competitive tendering process in which a restricted number of suitable pre-qualified and experienced contractors shall be invited to receive the tender documents. Please submit an "Expression of Interest" on your company's letterhead If your company qualifies as per the pre-qualification criteria together with the following additional information and/or documentation:

- Full company profile.
- Company registration documents i.e., Certificate of incorporation, Tax Clearance Certificate, etc.
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For and on behalf of ***BULYANHULU GOLD MINE LIMITED.***

Coop Bank Tanzania
Ustawi kwa Wote

CO-OPERATIVE BANK TANZANIA PLC
INVITATION TO TENDER (ITT)
TENDER NO. COOP/ICT/NCB/2026/001

DESIGN, DEVELOPMENT, IMPLEMENTATION, TRAINING, WARRANTY SUPPORT AND MAINTENANCE OF THE CO-OPERATIVE BANK TANZANIA CORPORATE WEBSITE

The Co-operative Bank Tanzania PLC (Coop Bank) is a fully licensed commercial bank regulated by the Bank of Tanzania. As part of its Digital Transformation Strategy, the Bank intends to procure the services of a competent and experienced firm for the design, development, implementation, deployment, training, warranty support, and maintenance of its Corporate Website.
Accordingly, the Bank invites sealed bids from eligible and qualified firms with proven experience in website design, software development, digital banking solutions, and content management systems.

1. Scope of Services
The successful bidder shall be required to provide, but not be limited to, the following services:

i. Website strategy and information architecture.
ii. User Experience (UX) and User Interface (UI) design.
iii. Corporate website development.
iv. Content Management System (CMS) implementation.
v. Integration with the Bank's approved digital platforms and third-party APIs.
vi. Website security hardening and penetration testing support.
vii. Search Engine Optimization (SEO).
viii. Mobile-responsive website design.
ix. User Acceptance Testing (UAT).
x. Deployment and go-live support.
xi. Staff training and knowledge transfer.
xii. Technical documentation.
xiii. Warranty support.
xiv. Annual maintenance and technical support.

2. Eligibility Requirements
Interested firms must submit documentary evidence demonstrating:

i. Certificate of Incorporation or Business Registration.
ii. Valid Business Licence.
iii. Valid Tax Clearance Certificate.
iv. TIN and VAT Registration (where applicable).
v. Company Profile.
vi. At least five (5) years' experience in website design and development.
vii. At least three (3) successfully completed projects of similar nature for financial institutions, government agencies, or large corporate organizations.
viii. Audited Financial Statements for the last three (3) years.
ix. CVs of proposed key personnel.
x. At least three (3) reference letters or completion certificates.
xi. Evidence of capability to provide post-implementation support and maintenance.

3. Tender Document
Interested bidders may obtain the Tender Document by scanning the QR below.

4. Site Visit / Pre-Bid Meeting
A mandatory pre-bid meeting and presentation shall be conducted at the Bank's Head Office.

5. Submission of Bids
Completed Technical and Financial Proposals shall be to: **tenders@cbtbank.co.tz**
Subject:
DESIGN, DEVELOPMENT, IMPLEMENTATION, TRAINING, WARRANTY SUPPORT AND MAINTENANCE OF THE CO-OPERATIVE BANK OF TANZANIA CORPORATE WEBSITE
Bids must be delivered not later than **17th August 2026 at 11:00 Hours (East Africa Time)** on the closing date specified in the Tender Document. Opening date will be communicated via email.
Late submissions shall not be accepted.

6. Tender Opening
Tender opening shall take place immediately after the submission deadline in the presence of bidders' representatives who choose to attend.

7. Evaluation Method
Evaluation shall be conducted in three stages:

i. Preliminary Evaluation.
ii. Technical Evaluation.
iii. Financial Evaluation.

Only bidders who attain the minimum technical score specified in the Tender Document shall proceed to financial evaluation.

8. Reservation
The Co-operative Bank Tanzania PLC is not bound to accept the lowest or any tender received and reserves the right to accept or reject any or all bids without assigning any reason.

Issued by:
Co-operative Bank Tanzania PLC
Head Office,
P. O. Box 201 Kuu Street,
Dodoma, Tanzania

Advertisements

MINISTRY OF AGRICULTURE
TANZANIA FERTILIZER COMPANY

REQUEST FOR EXPRESSION OF INTEREST (EOI) TO INVEST THROUGH JOINT VENTURE ARRANGEMENTS

1. Tanzania Fertilizer Company Limited (TFC) was established on 6th July 1968 under the Companies Ordinance (CAP 212), now the Companies Act, R.E. 2023, through Certificate of Incorporation No. 4335. TFC is a government entity under the Ministry of Agriculture mandated to support national agricultural development through manufacturing, importation, blending, distribution, and supply of fertilizers and other agricultural inputs to farmers across the country.

2. TFC intends to develop its Plot **No. 448,** located along Chole Road, Oyster Bay, Masaki, Kinondoni District, Dar es Salaam measures 4,432 square meters. The proposed project site is situated at coordinates (-6.7441041, 39.2809438), approximately 14 km from the **Central Business District (CBD),** within a prime neighborhood characterized by high-value commercial and residential developments.

3. TFC seeks reputable investors to partner through a Joint Venture (JV) arrangement to design, finance, construct, operate/maintain, and transfer a 15 storey (G+14) mixed-use commercial-residential building comprising a basement parking level, ground-floor retail and commercial spaces, office spaces on the 1st to 4th floors, mixed-use office and residential units on the 5th to 12th floors, and premium residential apartments on the upper floors. This development concept provides a flexible framework that allows investors to propose innovative architectural designs and commercially viable configurations aligned with TFC's vision for a modern mixed-use property in a prime location

4. This advert serves to invite **sealed submissions of Expressions of Interest (EOI)** from eligible and reputable investors wishing to formally express their interest in investing in the referenced plot under **Joint Venture** inform of Design, **Build, Finance, Operate/Maintain and Transfer (DBFOMT)** arrangements. Interested and eligible investors must submit its Expression of Interest with the following detailed information:
   (a) Expression of interest letter;
   (b) Company Profile and certified registration documents, including but not limited to the Memorandum and Articles of Association (MEMARTS), Certificate of Incorporation, Tax Identification Number (TIN), and Value Added Tax (VAT) registration;
   (c) Feasibility Study Report;
   (d) Concept Design for the proposed mixed use development.
   (e) Detailed Cost Estimates;
   (f) Revenue projections
   (g) Proof of financial capability, including six-month bank statements, and either a Letter of Financial Capability or a Commitment Letter from a reputable bank/financial institution
   (h) Audited Financial Statements for the past three (3) years; and
   (i) Demonstration of relevant expertise, skills, and experience, including successful completion of at least three (3) similar real estate development projects within the last ten (10) years
5. Interested and eligible local or international investors may submit their Expression of Interest either as a single company or as a consortium of two or more companies.
6. The submitted financing arrangement must be supported with proof of availability of funds for the proposed project, in the form of bank statements, a line of credit from a reputable financial institution, or any other acceptable evidence.
7. Any request for clarification MUST reach the office of the Director General not later than seven (7) days before the deadline for submission of the Expression of Interest.
8. TFC reserves the right to accept or reject any submission, and to annul the Expression of Interest process and reject all submissions at any time prior to short listing and awarding, without thereby incurring any liability to the affected applicant(s).
9. This EOI announcement is issued on **14th August 2026** and will remain open for submission until **14th September 2026 at 3:30 PM**. The application should be addressed and submitted to:

Director General,
Tanzania Fertilizer Company (TFC),
TFC House, Ubungo NHC Street, House No. UB/NHC/729,
P.O. Box 9434, Dar es Salaam, Tanzania.

United Nations Development Programme

ADVERTISEMENT

Invitation to Bid (ITB) for Provision of Security Services under One UN Long Term Agreement (LTA) in Tanzania

The United Nations Development Programme (UNDP) in Tanzania invites qualified, registered, and licensed companies to submit bids for the provision of security services under One UN Long-Term Agreement (LTA) in Tanzania.

The detailed Invitation to Bid (ITB) document and all related materials can be viewed and downloaded from the following link:
https://procurement-notices.undp.org/view_negotiation.cfm?nego_id=48440

Clarifications and Enquiries
All requests for clarification must be submitted through the Quantum system using the messaging feature.

In case of technical difficulties with registration or system access, bidders may request assistance by contacting: **irene.kajuna@undp.org** by **31 August 2026.** Bids must not be sent to this email.

Submission of Bids
Interested and experienced companies are invited to submit their Technical and Financial Proposals through the Quantum system. Deadline is indicated in the supplier portal. In case of discrepancies between the deadline indicated in the portal and deadline indicated elsewhere, the deadline in the portal will prevail

All proposals must be submitted through the Quantum system. Submissions made outside the system will not be accepted or considered for evaluation.

Pre-bid Conference details
Time and time zone: 11:00AM East Africa Time
Date: 18 August 2026
Venue: UNDP Office located at PSSSF Complex

PSSSF Building, Plot No.3, Sam Nujoma Road, Ubungo, P. O. Box 9182, Dar es Salaam, Tanzania
Tel: +255-22-2195000-4 Fax: +255-22-2195011 Website: http://www.tz.undp.org/ Email: registry.tz@undp.org

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UNHCR
United Nations High Commissioner for Refugees
Haut Commissariat des Nations Unies pour les réfugiés

TENDER NOTICE

BACKGROUND
The Office of the United Nations High Commissioner for Refugees (UNHCR) - Tanzania, invites qualified suppliers to make a firm offer for these tenders. These tenders are managed via the new UNHCR Cloud ERP supplier portal. If you have not registered previously, please create a profile by following the instructions in the guides available on the UNHCR website. If you already have a profile, please log in to the UNHCR Cloud ERP supplier portal, then search for the negotiation using the reference number as per below.

	Tender Name	Tender Reference Number	Submission deadline
1.	Request for Proposal (RFP) for the Construction of Flooding and Soil Erosion Control Measures in Nyarugusu Refugee Camp (Kasulu) and Former Mtendeli Refugee Camp (Kakonko)	3378	07th Sep 2026
2.	Invitation to Bid (ITB) for the Supply of Mobile Phones	3386	31st Aug 2026

IMPORTANT:
The tender packages are only available via the UNHCR Supplier Portal.

For registered bidders
If you are interested in submitting a bid in response to any of these tenders, please log in to the UNHCR Supplier Portal, then search for the negotiation using the reference number and prepare your bid in accordance with the requirements and procedures as set out in the tender and submit it by the deadline for submission via the supplier portal.

For new unregistered bidders
If you have never registered before, you can register a profile by following the instructions and guides available on the UNHCR website by searching How to become a supplier | UNHCR. Do not create a new profile if you already have one.

Should you require further clarification, kindly communicate using the messaging functionality in the system. If you experience issues accessing the Cloud ERP, please contact **ishobeza@unhcr.org** copy **ouattaas@unhcr.org** and **ndibalem@unhcr.org**

Kizimkazi enters new era as government upgrades water, health as well as vocational infrastructure

By Guardian Reporter, Zanzibar

KIZIMKAZI is entering a new phase of development following major government investments in water supply, healthcare and vocational training aimed at addressing the needs of a growing population and supporting expanding commercial activities and investment.

The interventions were highlighted during President Samia Suluhu Hassan's visit to Kizimkazi as part of events marking the Kizimkazi Festival 2026.

Speaking to residents after inaugurating the Kizimkazi Water Project at Mgombewa, Kizimkazi Mkunguni, President Samia urged the community to take ownership of the newly completed infrastructure and ensure that it is properly protected and maintained.

She said public projects were being implemented to address challenges facing communities and create an environment conducive to sustainable economic development, rather than simply being constructed for ceremonial purposes.

"Let us safeguard these investments so they serve us today and in the future. We must be our own guardians and protect one another against the destruction of public infrastructure," she said.

President Samia said Kizimkazi had experienced water shortages for decades, with residents previously relying on a 150,000-litre storage tank constructed in 1974 that could no longer meet the demands of the expanding population and growing economic activities.

The newly completed water project has the capacity to produce up to 2.4 million litres of water per day, compared with an estimated daily demand of about 500,000 litres.

Minister of Water Jumaa Aweso said the surplus production capacity would allow the water network to be extended to neighbouring areas while supporting businesses and other economic activities that depend on reliable water supplies.

He added that the project included construction of a storage tank with a capacity of more than one million litres to improve the reliability and efficiency of water distribution.

Zanzibar Deputy Minister of Water and Energy Seif Kombo said the increased production capacity would effectively address the long-standing water deficit in Kizimkazi.

The improved water supply is expected to support tourism, trade and other local businesses while reducing the amount of time residents, particularly women, spend searching for water and enabling them to devote more time to productive economic activities.

President Samia also visited Kizimkazi Hospital, where she handed over an ambulance donated by the World Health Organization (WHO) as part of efforts to strengthen healthcare services in the area.

During the visit, she announced that the hospital had introduced dialysis services for patients suffering from kidney-related conditions, marking a significant expansion of specialised healthcare services available to local residents.

The introduction of dialysis services means patients who previously had to travel to major referral hospitals for renal care can now access treatment closer to home, reducing the costs and challenges associated with long-distance travel.

The development is expected to strengthen the hospital's role in providing comprehensive healthcare services to residents of Kizimkazi and surrounding areas.

Vocational Training to Empower Youth

President Samia also laid the foundation stone for the construction of the VETA Kizimkazi Vocational Training College, which is expected to provide young people with practical and technical skills relevant to the changing local economy.

Upon completion, the institution will equip youth with skills that can improve their chances of securing employment or establishing their own businesses, particularly as opportunities continue to grow in tourism, trade and other sectors.

The vocational training initiative is intended to ensure that local communities are better positioned to benefit from increased investment and economic activity rather than remaining on the margins of the region's development.

Peace Crucial to Development

President Samia also used her address to urge citizens to preserve peace and stability, saying a secure environment was essential for attracting investment and sustaining development programmes.

She said the concept of revolution should be understood in the context of improving people's economic and social well-being in the current era.

"The revolution was already fought; today's revolution is about economic development. We are overturning past limitations to deliver higher standards of living," she said.

South Unguja Regional Commissioner Hamida Mussa Khamis said the completion of the water project had brought renewed hope to residents who had endured severe shortages for many years.

She urged the community to remain vigilant in protecting the new infrastructure and ensuring that the investment continues to serve residents for many years.

With improved water supply, expanded healthcare services and new vocational training opportunities, Kizimkazi is building a stronger foundation for economic growth while preparing its residents to take advantage of emerging opportunities associated with tourism, trade and investment.

Somalia's coastal youth find hope in fishing despite persistent challenges

BOSASO

AT 22, Sadam Adan starts each day by setting out to sea off Bosaso, the commercial port city of Somalia's Puntland State, hoping for a catch large enough to support himself and help feed his family.

Adan is one of 100 beneficiaries -- 80 internally displaced persons and 20 host community members -- who completed vocational training at the Somali Marine and Fisheries Science Institute in Bosaso.

Established in 2014, the institute has trained participants in four practical areas: fish processing, modern fishing techniques, boat-engine maintenance and vessel operations.

Adan trained in fish processing, but after completing the program, he turned to active fishing to earn a living, making about nine U.S. dollars on a typical day from his catch and related activities.

His work takes him up to over 30 km out to sea, but without his own boat or gear, he relies on vessels owned by local Bosaso business owners, who take the majority of the profits.

Upon returning to shore, Adan sells part of his catch outside his home after struggling to secure a vendor spot at the local fish market.

"I would like to own my own boat and fishing equipment so that I can increase my production, support my community and improve my circumstances," Adan said. "For now, what I earn is only enough for basic survival."

His experience illustrates both the opportunities created by vocational training and the difficulties young people face when turning newly acquired skills into sustainable livelihoods.

Among the trainees is Rooda Ahmed Mohamed, another beneficiary of the skills development initiative supported by the United Nations Development Program through its Saameynta project.

After learning fish-processing techniques during her 2025 training, Mohamed launched a fish-vending business to support herself and her parents, building a customer base that she said has expanded steadily ever since.

"My customers have continued to increase day by day since I started this business," Mohamed said.

Despite her growing customer base, Mohamed's business faces severe obstacles due to inadequate cold-storage facilities and an unreliable, costly power supply.

access

REPORT OF THE CONDITION OF BANK
ACCESS BANK TANZANIA LIMITED

PUBLICATION OF SEMI ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY AS OF 30TH JUNE 2026

ISSUED PURSUANT TO GUIDELINES 24 AND 25 OF THE MARKET DISCIPLINE GUIDELINES FOR BANKS AND FINANCIAL INSTITUTIONS 2023

PRUDENTIAL REGULATORY METRICS

"A bank or financial institution is required to disclose each metric's value using the corresponding standard's specifications for the reporting period - end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4)."

S/N	Metric	Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
	Amounts in million shillings					
1	Common Equity Tier 1 (CET1)	40,887	43,272	43,838	(11,806)	(13,008)
2	Tier 1	40,887	43,272	43,838	42,506	41,304
3	Total capital	40,887	43,272	43,838	42,506	41,304
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	262,254	246,553	274,296	276,369	335,148
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	15.59	17.55	15.98	(4.27)	(3.88)
6	Tier 1 ratio (%)	15.59	17.55	15.98	15.38	12.32
7	Total capital ratio (%)	15.59	17.55	15.98	15.38	12.32
						T"#$%&
8	Capital conservation buffer requirement (2.5%)	3.59	5.55	3.98	3.38	0.32
9	Total of bank CET1 specific buffer requirements (%)	0.00	0.00	0.00	0.00	0.00
10	CET1 available after meeting the bank's minimum capital	7.09	9.05	7.48	(12.77)	(12.38)
	Basel III leverage ratio					
11	Tier 1 Capital	40,887.03	43,272.09	43,838	42,506	41,304
12	Exposure measure	569,708.34	548,402.75	561,027	561,848	558,280
13	Basel III leverage ratio (%) (Tier 1 Capital / Exposure Measure)	7.18	7.89	7.81	7.57	7.40
	Liquidity Coverage Ratio					
14	Total high-quality liquid assets (HQLA)	95,081.28	104,498.10	85,253	80,977	58,483
15	Total net cash outflow	13,751.79	22,698.14	60,279	31,042	45,407
16	LCR (%)	691.41	460.38	141.43	260.86	128.80
	Net Stable Funding Ratio					
17	Total available stable funding	432,952.96	392,072.78	352,179	370,822	457,361
18	Total required stable funding	214,036.60	210,611.73	227,802	247,558	160,282
19	NSFR (%)	202.28	186.16	154.60	149.79	285.35

CAPITAL ADEQUACY RETURNS AS OF 30TH JUNE 2026

Amount in Million shillings

S/No	Particulars	Current Year 30.06.2026 Amount (TZS)	Previous Year 30.06.2025 Amount (TZS)
a	b	c	c
1	**Common Equity Tier 1 capital (CET1): Instruments and reserves**		
2	Fully Paid-up Ordinary shares Capital	180,201	105,114
3	Share Premium arising from Ordinary shares	-	54,312
4	Retained earnings less foreseeable dividends	(115,565)	(118,978)
5	Other disclosed reserves;	673	2,074
6	Year to date profits of:		
7	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	3,050	557
8	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank;	-	-
9	**CET 1 before Regulatory Adjustments**	**68,360**	**43,078**
10	**Regulatory adjustments applied to CET1:**	**27,473**	**1,775**
11	Year to date losses;	-	-
12	Goodwill;	23,506	-
13	Other intangible assets;	-	-
14	Deferred tax assets that rely on future profitability;	-	-
15	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank;	-	-
16	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.		
17	Pre-paid expenses;	3,966	1,775
18	Pre-operating expenses.	-	-
19	**Available Common Equity Tier 1**	40,887	41,304
20	**Additional Tier 1 Capital**		T"#$%&
21	Non-cumulative Irredeemable Preference Shares	-	-
22	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	-
23	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
24	**Additional Tier 1 Capital before regulatory adjustments**	**-**	**-**
25	**Regulatory adjustment applied to Additional Tier 1 capital**	**-**	**-**
26	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-	-
27	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
28	**Available Additional Tier 1 Capital**	**-**	**-**
29	**Available Tier 1 Capital**	40,887	41,304
30	**Tier 2 Capital**		
31	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
32	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-
33	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-	-
34	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
35	**Available Tier 2 Capital**	-	-
36	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	40,887	41,304
37	**Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)**	262,254	335,148
38	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
39	CET1 to total RWA	**15.59%**	**12.32%**
40	Tier-1 capital to total RWA	**15.59%**	**12.32%**
41	Total capital to total RWA	**15.59%**	**12.32%**
42	Capital conservation buffer	**3.59%**	**0.32%**
43	**Minimum capital requirements prescribed by the Bank of Tanzania**		
44	CET1 to total RWA	**8.50%**	**8.50%**
45	Tier-1 capital to total RWA	**10.00%**	**10.00%**
46	Total capital to total RWA	**12.00%**	**12.00%**
47	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	**2.50%**	**2.50%**

COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR) AS AT 30TH JUNE 2026

PARTICULARS	Outstanding Amount	Factor	Net Amount
b	c	d	e
Stock of High Quality Liquid Assets (HQLA)			
Cash (notes and coins)	8,130	100%	8,130
Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress[1]	26,504	100%	26,504
Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	27,409	100%	27,409
Unencumbered Government securities maturing within 1 year	34,775	95%	33,036
Unencumbered Government securities maturing after 1 year	2	80%	2
Total high quality liquid assets	**96,820**		**95,081**
Cash Outflows	**0**		**0**
Demand deposits	154,861	10%	15,486
Savings deposits	64,642	10%	6,464
Time deposits (maturing in 30 days)	15,361	100%	T"#$%-15,361
Deposits from banks and financial institutions (maturing in 30 days)	7,766	100%	7,766
Derivatives cash outflows (sum of all net cash outflows due within 30 days)	0	100%	0
All other contractual cash outflows (maturing in 30 days)	5,304	100%	5,304
Undrawn and unexpired overdrafts	5,650	30%	1,695
Undrawn balances of loans	0	10%	0
Other contingent funding liabilities (such as guarantees and letters of credit)	58,624	5%	2,931
Total cash outflows	**312,207**		**55,007**
Cash Inflows			
Loans and advances (maturing within 30 days)	14,832	50%	7,416
Due from banks and financial institutions (maturing in 30 days)	54,300	100%	54,300
All other contractual cash inflows (maturing in 30 days)	0	100%	0
Net derivatives cash inflows	0	100%	0
Total cash inflows	**69,132**		**61,716**
Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows			**13,752**
Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)	**0**		**691.41%**

[1] Balances with Bank of Tanzania excluding Statutory Minimum Reserve

COMPUTATION OF NET STABLE FUNDING RATIO (NSFR) AS AT 30TH JUNE 2026

Amount in Million shillings

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	44,413	100%	44,413
3	Additional Tier 1	-	100%	-
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	-	100%	-
5	Borrowings and liabilities with maturities of one year or more	36,158	100%	36,158
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	z	95%	-
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	349,569	90%	314,612
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	75,540	50%	37,770
9	Operational Deposits	-	50%	-
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	-	50%	-
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	-	50%	-
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	-	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year.	-	50%	-
14	Deferred tax liabilities maturing within six months.	-	50%	-
15	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	-	100%	-
16	Minority Interest with residual maturity between six months and less than one year.	-	50%	-
17	Minority Interest with effective maturity of less than six months.	-	0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	5,854	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
22	**Total Available Stable Funding (ASF) [sum (1)-(21)]**	-		432,953
23	**Required Stable Funding (RSF)**	-		-
24	**On-balance sheet**	-		-
25	Cash	8,130	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	51,895	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	34,777	5%	1,739
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	-	10%	-
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	62,273	15%	9,341
32	HQLA encumbered for a period of six months or more and less than one year.	5,000	50%	2,500
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	27,409	50%	13,704
35	All other assets not included in the above categories with residual maturity of less than one year.	-	50%	-
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	-	65%	-
37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	-	65%	-
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	-	85%	-
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	207,089	85%	176,025
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	-	85%	-
41	Physical traded commodities, including gold	-	85%	-
42	All other assets that are encumbered for a period of one year or more	-	100%	-
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	100%	-
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	10,141	100%	10,141
45	**Off-balance sheet**	-		-
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
47	Unconditionally revocable credit and liquidity facilities	-	5%	-
48	Trade finance-related obligations (including guarantees and letters of credit)	58,624	1%	586
49	Guarantees and letters of credit unrelated to trade finance obligations	-	1%	-
50	Other non-contractual obligations	-	1%	-
51	All other off balance-sheet obligations not included in the above categories.	-	5%	-
52	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**214,036.60**
53	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**202.28%**

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PUBLICATION OF COMPUTATION OF REGULATORY CAPITAL

Issued pursuant to regulations 24,25 and 29 of the Market Displine Guidelines for Banks and Financial Institutions , 2023)

STATEMENT OF COMPOSITION OF REGULATORY CAPITAL AS 30 JUNE 2026
(Amounts in million shillings)

S/No	Particulars	Amount (TZS) 30/06/2026	30/06/2025
1	**Common Equity Tier 1 capital (CET1): Instruments and reserves**		
2	Fully Paid-up Ordinary shares Capital	21,500.00	21,500.00
3	Share Premium arising from Ordinary shares	-	-
4	Retained earnings less foreseeable dividends	23,444.34	19,363.60
5	Other disclosed reserves;	1,502.69	3,058.67
6	Year to date profits of:		
7	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	1,635.11	932.41
8	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank;	-	-
9	**CET 1 before Regulatory Adjustments**	**48,082.15**	**44,854.68**
10	**Regulatory adjustments applied to CET1:**	**1,251.22**	**1,402.63**
11	Year to date losses;	-	
12	Goodwill;	-	
13	Other intangible assets;	-	
14	Deferred tax assets that rely on future profitability;	434.68	660.81
15	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank;	-	
16	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.		
17	Pre-paid expenses;	816.54	741.82
18	Pre-operating expenses.	-	
19	**Available Common Equity Tier 1**	46,830.93	43,452.05
20	**Additional Tier 1 Capital**		
21	Non-cumulative Irredeemable Preference Shares	-	
22	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	
23	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	
24	**Additional Tier 1 Capital before regulatory adjustments**	**-**	
25	**Regulatory adjustment applied to Additional Tier 1 capital**	**-**	
26	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-	
27	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	
28	**Available Additional Tier 1 Capital**	**-**	
29	**Available Tier 1 Capital**	46,830.93	43,452.05
30	**Tier 2 Capital**		
31	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	
32	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	
33	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-	
34	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	
35	**Available Tier 2 Capital**	-	
36	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	46,830.93	43,452.05
37	**Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)**	144,692.66	151,936.95
38	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
39	CET1 to total RWA	**32%**	**29%**
40	Tier-1 capital to total RWA	**32%**	**29%**
41	Total capital to total RWA	**32%**	**29%**
42	Capital conservation buffer	**20.37%**	**16.60%**
43	**Minimum capital requirements prescribed by the Bank of Tanzania**		
44	CET1 to total RWA	**8.50%**	**8.50%**
45	Tier-1 capital to total RWA	**10.00%**	**10.00%**
46	Total capital to total RWA	**12.00%**	**12.00%**
47	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	**2.50%**	**2.50%**

PRUDENTIAL REGULATORY METRICS

A bank or financial institution is required to disclose each metrics value using the corresponding standard's specifications for the reporting period -end(designated by T in the Template below)as well as the four previous quarter-end figures(T-1 to T-4).

S/N	Metric	nts in Millions TZS) a Jun-26	b Mar-26	c Dec-25	d Sep-25	e Jun-25
	Available Capital(amounts)					
1	Common Equity Tier 1(CET1)	46,831	45,732	43,838	43,279	43,452
2	Tier 1	46,831	45,732	43,838	43,279	43,452
3	Total Capital	46,831	45,732	43,838	43,279	43,452
	Risk-weighted assets(Amounts)					
4	Total risk-weighted assets(RWA)	144,693	130,768	144,423	153,233	157,781
	Risk based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio(%)	32.37%	34.97%	30.35%	28.24%	27.54%
6	Tier 1 ratio(%)	32.37%	34.97%	30.35%	28.24%	27.54%
7	Total capital ratio(%)	32.37%	34.97%	30.35%	28.24%	27.54%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement(2.5%)	-	-	-	-	-
9	Total of bank CET1 specific buffer requirements(%)	-	-	-	-	-
10	CET1 available after meeting the bank's minimum capital	-	-	-	-	-
	Basel III Leverage ratio					
11	Tier 1 Capital Exposure Measure	238,505	219,546	236,350	251,440	241,588
12	Basel III Leverage ratio(%)(Tier 1 Capital/Exposure Measure)	19.64%	20.83%	18.55%	17.21%	17.99%
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets(HQLA)	62,081	59,616	61,024	71,420	63,908
14	Total net cash outflow(HQLA)	12,824	20,801	14,441	6,865	5,033
15	LCR(%)	**484%**	**287%**	**423%**	**1040%**	**1270%**
	Net Stable Funding Ratio					
16	Total available stable funding	199,249	195,589	189,765	197,562	198,079
17	Total required stable funding	32,132	28,504	30,220	39,894	35,550
18	NSFR(%)	**620%**	**686%**	**628%**	**495%**	**557%**

COMPUTATION OF NET STABLE FUNDING RATIO (NSFR) AS AT 30 JUNE 2026
(Amounts in million shillings)

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	48,082	100%	48,082
3	Additional Tier 1	-	100%	-
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	-	100%	-
5	Borrowings and liabilities with maturities of one year or more	4,340	100%	4,340
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	141,109	95%	134,054
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	14,193	90%	12,774
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	-	50%	-
9	Operational Deposits	-	50%	-
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	-	50%	-
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	-	50%	-
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	-	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year.	-	50%	-
14	Deferred tax liabilities maturing within six months.	-	50%	-
15	Minority Interest - If perpetual or with effective maturity of greater than or equal to one year	-	100%	-
16	Minority Interest with residual maturity between six months and less than one year.	-	50%	-
17	Minority Interest with effective maturity of less than six months.	-	0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	-	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
22	**Total Available Stable Funding (ASF) [sum (1)-(21)]**			199,249
23	**Required Stable Funding (RSF)**			-
24	**On-balance sheet**			-
25	Cash	2,349	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	22,179	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	-	5%	-
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	-	10%	-
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	-	15%	-
32	HQLA encumbered for a period of six months or more and less than one year.	-	50%	-
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	-	50%	-
35	All other assets not included in the above categories with residual maturity of less than one year.	-	50%	-
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	-	65%	-
37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	-	65%	-
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	-	85%	-
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	-	85%	-
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	-	85%	-
41	Physical traded commodities, including gold	-	85%	-
42	All other assets that are encumbered for a period of one year or more	-	100%	-
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	100%	-
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	32,132	100%	32,132
45	**Off-balance sheet**	-		
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
47	Unconditionally revocable credit and liquidity facilities	-	5%	-
48	Trade finance-related obligations (including guarantees and letters of credit)	-	1%	-
49	Guarantees and letters of credit unrelated to trade finance obligations	-	1%	-
50	Other non-contractual obligations	-	1%	-
51	All other off balance-sheet obligations not included in the above categories.	-	5%	-
52	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**32,132**
53	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**620%**

COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR) AS 30 JUNE 2026
(Amounts in million shillings)

S/NO	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	2,349	100%	2,349
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress[1]	22,179	100%	22,179
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	1,313	100%	1,313
5	Unencumbered Government securities maturing within 1 year	7,971	95%	7,573
6	Unencumbered Government securities maturing after 1 year	35,834	80%	28,667
7	**Total high quality liquid assets**	**69,646**		**62,081**
8	**Cash Outflows**	**-**		**-**
9	Demand deposits	14,193	10%	1,419
10	Savings deposits	13,360	10%	1,336
11	Time deposits (maturing in 30 days)	17,423	100%	17,423
12	Deposits from banks and financial institutions (maturing in 30 days)	20,992	100%	20,992
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	-	100%	-
14	All other contractual cash outflows (maturing in 30 days)	-	100%	-
15	Undrawn and unexpired overdrafts	33,565	30%	10,069
16	Undrawn balances of loans	0	10%	-
17	Other contingent funding liabilities (such as guarantees and letters of credit)	1,080	5%	54
18	**Total cash outflows**	**100,613**		**51,294**
19	**Cash Inflows**			
20	Loans and advances (maturing within 30 days)	85,960	50%	42,980
21	Due from banks and financial institutions (maturing in 30 days)	-	100%	-
22	All other contractual cash inflows (maturing in 30 days)	-	100%	-
23	Net derivatives cash inflows	-	100%	-
24	**Total cash inflows**	**85,960**		**42,980**
25	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**			**12,824**
26	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**	**-**		**484%**

Building African evidence related to cancer taming

By Titilope Fadare

NIGERIAN oncologist Adedayo Joseph has seen families sell property, borrow money and shut down businesses to pay for a child's cancer surgery, only for the patient never to return for the radiotherapy needed to finish treatment.

"They are so broken that when we call them and say you have a three-month follow-up appointment, they can't show up," says Joseph, director of clinical research at the Medserve-LUTH Cancer Center of Lagos University Teaching Hospital.

That gap, between finishing surgery and completing treatment, is one reason Joseph is now Nigeria's principal investigator on HYPOAfrica, a multi-country trial of hypofractionated radiotherapy–a radiation treatment given in fewer, higher doses than standard therapy.

"We don't need to copy and paste international data. African patients deserve African evidence," Adedayo Joseph, Nigerian oncologist

The trial seeks to find out whether the treatment works as safely and effectively in African patients as it has in mostly European and American ones.

"We don't need to copy and paste international data," Joseph, a pioneer of child radiotherapy in Nigeria, said in an interview about her work.

"African patients deserve African evidence."

Most previous studies included very few African participants, she says, so it isn't safe to assume the results apply locally.

The trial is also testing feasibility, in the context of overstretched African health systems with insufficient machines, staff shortages, and patients often travelling hundreds of kilometres for care.

If shorter courses prove effective, Joseph says, they could expand access to radiotherapy across the continent.

Recruitment for HYPOAfrica has ended, and the trial is now in its follow-up phase, with initial results being prepared for publication.

Joseph's hope is that hypofractionated radiotherapy becomes standard practice across African institutions, backed by government investment in the equipment and training to sustain it, freeing patients from long courses of treatment that disrupt work, income and family life.

No blueprint to follow

Nigeria, Africa's most populous country, is home to around 238 million people according to UN estimates. But until Joseph founded it in 2020, the country had no dedicated paediatric radiation oncology programme at all.

To become competent enough to build one, Joseph had to leave the country entirely, training at the West German Proton Therapy Centre in Germany and at Vanderbilt University Medical Center in the US, because nothing comparable existed anywhere in Sub-Saharan Africa.

"If you think about the fact that Nigeria has about 200 million people and there was no paediatric radiation oncology programme anywhere in the country, it might seem very daunting," she says.

Completing the training was only the first challenge. The harder part was building a team from nothing, and Joseph says she looked for three traits: competence, character and commitment.

"If someone is competent but has poor character, poor judgment or isn't trustworthy, you'll have a problem."

Finding a core team, made up of a medical physicist, a radiation therapist and a paediatric oncologist who embodied all three, took time and patience, says Joseph.

"My work and my life are tied to my faith, so one of the things I always do is pray. In Yoruba we say that when God gives you an assignment, he equips you to do it."

Joseph also had to convince management and the board why a programme like this was worth sustaining. "It is not a profitable programme," she says bluntly.

The number of children needing radiation treatment is relatively small and what treatment there is tends to be discounted. But Joseph argued that the programme would add to the institution's expertise, reach and opportunities for collaboration.

"We started with what we had and kept building. We still haven't reached every goal we've set, but we've continued to grow."

Treating the family, not just the child

Building the programme solved one problem. It took years of running the Dorcas Cancer Foundation, which Joseph also leads, to understand another.

In the foundation's early years, the focus was almost entirely medical, on securing access to treatment for children. But outcomes weren't matching the effort, and Joseph began to see why.

"If caregivers don't understand the importance of follow-up, you won't see that child again until the cancer has returned and is no longer curable," she says. A caregiver who has been out of work for months and must return to earning immediately after treatment ends can't always keep follow-up appointments.

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WORLD'S HOUSING CRISIS IMPACTS ABOUT 42 PER CENT OF HUMANITY

BY JEAN SHAOUL

THE United Nations World Cities Report 2026 has found that the scale of global housing inadequacy affects around 42 percent of humanity with approximately 3.4 billion of the world's 8 billion population lack access to secure, safe, and adequate housing.

Housing inadequacy encompasses insecure tenure, overcrowding, exposure to environmental hazards and a lack of access to basic services such as water, sanitation, power and waste collection.

More than 1.1 billion people live in informal settlements and slums, the highest number ever, up from 201 million in 2010.

Slums and informal settlements are becoming an increasingly dominant feature of the rapidly expanding urban landscape. The global urban population has expanded dramatically with the ongoing decline of the peasantry, surpassing 50 percent of humanity for the first time in 2007.

Yet roughly one in four urban residents now lives in a slum or informal settlement–whether a favela, barrio, township, kampung, gecekondu, villa miseria, or local equivalent. Displacement from conflict, violence, and climate-related disasters has also reached unprecedented levels, pushing millions of internally displaced persons and refugees into precarious urban living conditions.

UN-Habitat describes the crisis as driven by rising housing costs, limited supply, widespread displacement, inadequate grading of existing homes and informal settlements and the growing impact of climate change.

The affordability figures are at an all-time high as housing costs rise much faster than incomes. Between 2010 and 2023, in the aftermath of the 2008 global financial crisis and the bailout of the banks, the global price-to-income ratio increased from 9.3 to 11.2.

That is nearly four times the conventional affordability benchmark of three. Fully 44 percent of households globally spend more than 30 percent of their income on rent, rising to 55 percent in Sub-Saharan Africa.

While the report estimates that an additional 269 million homes are needed to close the housing gap, it acknowledges that expanding the number of homes will not solve the problem.

While a shortage of dwellings requires building more homes, a housing crisis rooted in unaffordability, land prices, insecure tenure and financial speculation is a problem of ownership and distribution. More houses do not necessarily mean more affordable houses.

If housing is treated primarily as a financial asset rather than a social necessity, building more homes does not make housing affordable to those who need it.

The response to the 2008 global financial crisis accelerated this process. Near-zero interest rates and quantitative easing, policies embraced by the central banks in the advanced countries, channelled enormous quantities of cheap credit into financial and property markets, helping to inflate asset prices and further entrench housing as a store of wealth.

To cite one example, between 70 and 75 percent of housing cost in Britain reflects the price of land, not the building, up from 2 percent in the 1930s. Real estate has become the largest single sector in the UK economy. Land values have risen 300 percent in real terms since 1995, outpacing every other asset class.

Moreover, the British government, having protected the banks and financial markets, imposed the full cost of the financial crash and bank bailouts on workers and their families via years of austerity policies that proclaimed "There is no money" for housing, health, education and the social safety net.

Britain provides one example, but it is not an isolated one. Across the world, the increasing value of urban land has made housing an attractive vehicle for investment.

In the less developed countries, it is even more extreme, with land–not construction–the dominant component of housing cost.

According to UN and World Bank sources, in many large cities land represents 70-90 percent of total housing value, and in the most land-constrained megacities–Mumbai, Manila, Dhaka, Lagos, Nairobi and Cairo–land prices exceed construction costs several times over.

> That is nearly four times the conventional affordability benchmark of three. Fully 44 percent of households globally spend more than 30 percent of their income on rent, rising to 55 percent

The scarcity of serviced land, combined with speculation and weak planning systems, drives extreme land inflation. Workers and their families are thus caught: the more valuable the land becomes, the greater the incentive to treat housing as an investment rather than a necessity.

The consequences can be seen in the growing role of financial capital in residential property.

Blackstone, the world's largest asset management company, and other private equity firms buy up residential blocks across the world's major cities. Sovereign wealth funds and pension funds pour into real estate investment trusts (REITs). AirBnB converts rental stock into tourist accommodation, driving up prices globally.

The same calculus operates, at a vastly higher price point, in London, Vancouver and Sydney where the land and property value is determined by the rent it can extract. Slum and the eviction notice are products of the same global process: the subordination of shelter to rent extraction.

The impact is global. In Kenya, Kibera sits on extremely valuable land, adjacent to Nairobi's CBD, near major transport corridors, surrounded by middle-class and elite neighbourhoods and close to major institutions, making it one of the most valuable informal settlements in Africa and leaving its tenants subject to repeated eviction pressures.

Governments everywhere have aided and abetted "market forces", changing the institutional framework governing housing, land and finance.

In Britain, the policies of successive governments, Conservative and Labour, enabled this transformation through measures including tenants' "Right-to-Buy" public housing, the end of rent controls, the creation of Buy-to-Let mortgages, the introduction of Real Estate Investment Trusts, the forced sale of public land and the reduction of directly provided public housing. Housing associations operate within financial markets and carry substantial private debt.

These policies changed the relationship between the state, housing and private capital and created a rentier class, transforming housing from a basic necessity into an important vehicle for the extraction and storage of wealth.

This history makes a nonsense of efforts to persuade the government in power to change its policy: the housing crisis is a state-built crisis serving the interests of financial capital.

There is another striking feature of the 2026 report. The UN-Habitat has been producing housing reports since 2001: as the Global Report on Human Settlements (GRHS) until 2015 and subsequently as World Cities Report.

EGYPTIAN ARCHAEOLOGISTS COME UPON THOUSANDS OF YEARS OF HUMAN HOMES

CAIRO

AN Egyptian archaeological mission has uncovered an ancient cemetery spanning the Predynastic Period to the Greco-Roman era, along with a settlement dating to the Second Intermediate Period, at the Kom Al-Khelgan archaeological site in Dakahleya governorate.

The discovery, announced by the Ministry of Tourism and Antiquities, provides new evidence of the evolution of settlement patterns and burial practices in the eastern Nile Delta over several millennia.

Tourism and Antiquities Minister Sherif Fathy praised the Egyptian archaeological team, describing the discovery as an important scientific contribution to the study of the Delta's history and cultural development. He also commended the expertise of the Egyptian archaeologists leading the excavations.

Hisham El-Leithy, Secretary-General of the Supreme Council of Antiquities, said the findings underscore the archaeological significance of Kom Al-Khelgan as one of the most promising sites in the eastern Nile Delta.

According to El-Leithy, the discoveries document the evolution of settlement patterns, funerary traditions, and human interaction with the surrounding environment from prehistoric times through the Greco-Roman period. He added that archaeological excavations at the site are continuing.

Mohamed Abdel Badie, Head of the Egyptian Antiquities Sector at the Supreme Council of Antiquities, said the earliest discoveries date to the Lower Egyptian culture, specifically the Buto I and Buto II phases, which belong to the first half of the fourth millennium BC.

The archaeological mission uncovered several simple oval-shaped burial pits carved into sandy soil. The burials were found in different positions, reflecting variations in funerary customs during that period.

The graves contained modest funerary offerings, including small handmade pottery vessels and marine oyster shells. According to the ministry, the concentration of burials indicates that the site supported a relatively large population during this early stage of settlement.

The mission also uncovered a residential area and a group of tombs dating to the Second Intermediate Period and continuing into the New Kingdom.

The settlement remains include mud-brick structures, grain storage silos, ovens, and hearths, offering valuable insights into the daily lives and economic activities of the communities that inhabited the site.

ROLLBACK ON HOUSING POLICY IS THREAT TO HEALTH, OTHER RIGHTS

WELLINGTON

HOUSING policy decisions that have weakened access to warm, affordable and secure homes are putting public health and human rights at risk, according to a new analysis of housing conditions in Aotearoa New Zealand.

The analysis, published by the Human Rights Foundation, found that government policy has moved backwards since 2023 across all seven principles underpinning the right to a decent home.

The principles include habitability, affordability, tenure security, accessibility, cultural adequacy, location and access to core services.

Researchers Jenny Ombler, Ayodeji Fasoro, Nevil Pierse, Jacqueline Paul, Clare Aspinall and Philippa Howden-Chapman said the findings were significant because housing is a major determinant of health and wellbeing.

They warned that policies undermining access to adequate housing could worsen existing health inequalities, particularly among children, older people, disabled people and other disadvantaged groups.

"Cold, unsafe, unaffordable, or insecure housing is linked with poorer health outcomes and contributes to social inequities," the analysis said.

The report highlighted the direct health and economic

costs associated with poor housing. Illnesses attributable to household crowding have been estimated to cost the public health sector $141 million and contribute to 229 deaths each year, while the wider cost to society has been estimated at $1 billion.

Poor housing is also associated with thousands of potentially avoidable hospital admissions among children.

The analysis estimates that about 27,554 hospital admissions involving 18,387 children each year are for potentially avoidable conditions attributable to poor housing.

Residential mobility, which is often associated with housing insecurity, is also linked to a higher risk of potentially avoidable hospitalisations among children, with rates even higher among tamariki Māori.

The health consequences become even more severe for people experiencing homelessness.

According to research cited

> They warned that policies undermining access to adequate housing could worsen existing health inequalities, particularly among

in the analysis, people experiencing homelessness have significantly higher mortality rates, with life expectancy around 18 years shorter than that of an age-matched cohort of the general population.

Insecure housing is also associated with higher hospitalisation rates and increased interactions with mental health services.

The researchers said these effects demonstrated why housing policy should be considered part of public health policy rather than treated solely as a social or economic issue.

The Human Rights Foundation's review found that government policy had regressed on each of the seven components of the right to a decent home since 2023.

Among the measures highlighted were evictions from public housing and a significant reduction in access to emergency housing.

The report also pointed to the removal of a 15 percent accessibility target for Kāinga Ora homes, which the Foundation argues represents a step backwards for people with disabilities and others requiring accessible housing.

Another concern was the removal of targeted funding for Māori housing and its replacement with competitive, flexible funding.

The researchers said such changes could have consequences beyond housing itself because the quality, security and suitability of a home influence people's ability to maintain good health and participate fully in their communities.

Under the habitability principle, homes should be warm, dry and healthy. Such conditions are particularly important for respiratory and cardiovascular health.

Affordability is another critical factor. The Human Rights Commission recognises housing costs of no more than 30 percent of household income as an affordability benchmark, although lower-income households may require an even lower proportion to avoid financial hardship.

Stanbic Bank

ISSUED PURSUANT TO GUIDELINES 24 AND 25 OF THE MARKET DISCIPLINE GUIDELINES FOR BANKS AND FINANCIAL INSTITUTIONS, 2023

Prudential Regulatory Metrics — Amounts in TZS millions

S/N	Metric	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Available capital (amounts)					
		a	b	c	d	e
1	Common Equity Tier 1 (CET1)	603,690	591,288	570,011	498,169	486,634
2	Tier 1	603,690	591,288	570,011	498,169	486,634
3	Total capital	603,690	591,288	570,011	498,169	486,634
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	3,180,695	2,838,984	2,330,234	2,293,098	2,182,271
	Risk-weighted assets (amounts)					
5	Common Equity Tier 1 ratio (%)	18.98%	20.8%	24.5%	21.7%	22.3%
6	Tier 1 ratio (%)	18.98%	20.8%	24.5%	21.7%	22.3%
7	Total capital ratio (%)	18.98%	20.8%	24.5%	21.7%	22.3%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	6.98%	8.83%	12.46%	9.72%	10.30%
9	Total of bank CET1 specific buffer requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	CET1 available after meeting the bank's minimum capital	6.98%	8.83%	12.46%	9.72%	10.30%
	Basel III leverage ratio					
11	Total Basel III leverage ratio exposure measure	5,642,609	4,857,545	4,464,975	4,388,993	4,263,683
12	Basel III leverage ratio (%) (Tier 1 Capital/ Exposure Measure)	10.70%	12.17%	12.77%	11.35%	11.41%
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets (HQLA)	826,957	469,709	365,673	446,240	527,254
14	Total net cash outflow	348,618	223,224	228,063	220,374	250,687
15	LCR (%)	237%	210%	160%	202%	210%
	Net Stable Funding Ratio					
16	Total available stable funding	2,361,181	2,150,041	2,171,812	2,079,780	2,035,289
17	Total required stable funding	1,930,229	1,911,453	1,792,549	1,686,946	1,649,796
18	NSFR (%)	122%	112%	121%	123%	123%

Liquidity Coverage Ratio

Computation of Liquidity Coverage Ratio (LCR) as at: 30-Jun-26

Amounts in TZS millions

S/N	Particulars	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	40,230	100%	40,230
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress1	478,132	100%	478,132
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	68,656	100%	68,656
5	Unencumbered Government securities maturing within 1 year	205,120	95%	194,864
6	Unencumbered Government securities maturing after 1 year	56,344	80%	45,075
7	**Total high quality liquid assets**	**848,482**		**826,957**
8	**Cash Outflows**			
9	Demand deposits	2,019,643	10%	201,964
10	Savings deposits	140,645	10%	14,065
11	Time deposits (maturing in 30 days)	112,214	100%	112,214
12	Deposits from banks and financial institutions (maturing in 30 days)	254,174	100%	254,174
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	36,934	100%	36,934
14	All other contractual cash outflows (maturing in 30 days)	306,294	100%	306,294
15	Undrawn and unexpired overdrafts	251,809	30%	75,543
16	Undrawn balances of loans	-	10%	-
17	Other contingent funding liabilities (such as guarantees and letters of credit)	1,995,922	5%	99,796
18	**Total cash outflows**	**5,117,637**		**1,100,984**
19	**Cash Inflows**			
20	Loans and advances (maturing within 30 days)	133,749	50%	66,875
21	Due from banks and financial institutions (maturing in 30 days)	531,476	100%	531,476
22	All other contractual cash inflows (maturing in 30 days)	57,299	100%	57,299
23	Net derivatives cash inflows	96,716	100%	96,716
24	**Total cash inflows**	**819,241**		**752,366**
25	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**			**348,618**
26	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**			**237%**
	[1] Balances with Bank of Tanzania excluding Statutory Minimum Reserve			

Composition of regulatory capital

Capital Adequacy Return as of 30-Jun-26

S/N	Common Equity Tier 1 Capital (CET1): Instruments and reserves	30-Jun-26 Amount (TZS)	30-Jun-25 Amount (TZS)
1	Fully Paid-up Ordinary Shares Capital	8,400	8,400
2	Share Premium arising from ordinary shares	112,396	112,396
3	Retained earnings less foreseeable dividends	488,031	362,707
4	Other disclosed reserves:	-	-
5	Year to date profits of:	-	-
6	Fifty percent of the year to date profits less foreseeable dividends where accounts are unadited or:	33,485	34,341
7	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank:	-	-
8	**CET 1 before Regulatory Adjustments**	642,313	517,844
9	**Regulatory adjustments applied to CET1:**	38,623	31,210
10	**Year to date losses:**	-	-
11	Goodwill:	-	-
12	Other intangible assets:	-	-
13	Deferred tax assets that rely on future profitability:	28,652	20,867
14	The amount of items where entities with which the bank has reciprocal cross holdings of common equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank:	-	-
15	The amount of items required to be deducted from additional tier 1 items that exceed the additional tier 1 capital of the bank	-	-
16	Pre-paid expenses:	9,971	10,343
17	Pre-operating expenses.	-	-
18	**Common Equity Tier 1**	**603,690**	**486,634**
19	**Additional Tier 1 Capital**	-	-
20	Non-cumulative irredeemable preference shares	-	-
21	Share premium arising from non-cumula	-	-
22	Other Qualifying Additional Tier 1 capital instruments plus any related share premium	-	-
23	**Additional Tier 1 Capital before regulatory adjustments**	-	-
24	**Total regulatory adjustment applied to Additional Tier 1 Capital**	-	-
25	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-	-
26	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
27	**Additional Tier 1 capital recognized for capital adequacy**	**603,690**	**486,634**
28	**Tier 2 Capital**	-	-
29	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
30	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-
29	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
30	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-
31	Instruments issued by consolidate subsidiaries and held by third parties that met the criteria stipulated by the Bank.	-	-
32	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
33	**Total Tier 2 capital admissible for capital adequacy**		
34	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	603,690	486,634
35	**Total Risk Weighted Assets (RWA)**	3,180,695	2,182,271
36	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
37	CET1 to total RWA	18.98%	22.30%
38	Tier-1 capital to total RWA	18.98%	22.30%
39	Total capital to total RWA	18.98%	22.30%
40	Capital conservation buffer	6.98%	10.30%
41	**National minimum capital requirements prescribed by the Bank of Tanzania**		
42	CET1 to total RWA	8.50%	8.50%
43	Tier-1 capital to total RWA	10.00%	10.00%
44	Total capital to total RWA	12.00%	12.00%
45	Capital conservation buffer	2.50%	2.50%

Net Stable Funding Ratio

Amounts in TZS millions

S/N	Particulars	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	603,690	100%	603,690
3	Additional Tier 1	-	100%	-
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	-	100%	-
5	Borrowings and liabilities with maturities of one year or more	105,808	100%	105,808
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	38,624	95%	36,693
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	174,942	90%	157,448
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	549,403	50%	274,701
9	Operational Deposits	2,034,907	50%	1,017,453
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	11,416	50%	5,708
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	319,359	50%	159,680
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	-	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year.	-	50%	-
14	Deferred tax liabilities maturing within six months.	-	50%	-
15	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	-	100%	-
16	Minority Interest with residual maturity between six months and less than one year.	-	50%	-
17	Minority Interest with effective maturity of less than six months.	-	0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	-	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
22	**Total Available Stable Funding (ASF) [sum (1)-(21)]**			2,361,181
23	**Required Stable Funding (RSF)**			
24	**On-balance sheet**			
25	Cash	40,230	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	644,735	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	261,464	5%	13,073
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	769,091	10%	76,909
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	-	15%	-
32	HQLA encumbered for a period of six months or more and less than one year.	-	50%	-
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	68,656	50%	34,328
35	All other assets not included in the above categories with residual maturity of less than one year.	741,784	50%	370,892
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	35,689	65%	23,198
37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	-	65%	-
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	-	85%	-
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	1,367,771	85%	1,162,605
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	37,643	85%	31,996
41	Physical traded commodities, including gold	-	85%	-
42	All other assets that are encumbered for a period of one year or more	-	100%	-
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	100%	-
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	175,341	100%	175,341
45	**Off-balance sheet**			
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
47	Unconditionally revocable credit and liquidity facilities	251,809	5%	12,590
48	Trade finance-related obligations (including guarantees and letters of credit)	1,995,922	1%	19,959
49	Guarantees and letters of credit unrelated to trade finance obligations	-	1%	-
50	Other non-contractual obligations	-	1%	-
51	All other off balance-sheet obligations not included in the above categories.	186,724	5%	9,336
52	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**1,930,229**
53	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**122%**

EXIM AT WORK TODAY FOR TOMORROW

PUBLICATION OF SEMI ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY

Issued pursuant to regulation 24, 25 and 29 of the Market discipline Guidelines for Banks and Financial Institutions, 2023

PRUDENTIAL REGULATORY METRICS

s/n	Metric	Amounts in TZS millions				
		Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	288,258.37	295,334.95	329,994.71	331,485.62	328,871.31
2	Tier 1	288,258.37	295,334.95	329,994.71	331,485.62	328,871.31
3	Total capital	310,986.27	316,939.05	351,983.88	355,303.18	352,705.94
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1,757,525.12	1,749,678.52	1,631,242.98	1,907,476.21	2,136,141.51
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	16.40%	16.88%	20.23%	17.38%	15.40%
6	Tier 1 ratio (%)	16.40%	16.88%	20.23%	17.38%	15.40%
7	Total capital ratio (%)	17.69%	18.11%	21.58%	18.63%	16.51%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	5.69%	6.11%	9.58%	6.63%	4.51%
9	Total of bank CET1 specific buffer requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	CET1 available after meeting the bank's minimum capital	7.90%	8.38%	11.73%	8.88%	6.90%
	Basel III leverage ratio					
11	Total Basel III leverage ratio exposure measure	2,662,333.84	2,769,037.87	3,006,565.10	3,166,049.89	3,656,957.86
12	Basel III leverage ratio (%) (Tier 1 Capital / Exposure Measure)	10.83%	10.67%	10.98%	10.47%	8.99%
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets (HQLA)	539,063.86	534,372.25	432,706.87	906,631.58	1,035,352.58
14	Total net cash outflow	361,667.40	242,768.73	456,516.24	300,566.30	463,682.88
15	LCR (%)	149%	220%	95%	302%	223%
	Net Stable Funding Ratio					
16	Total available stable funding	1,829,561.29	1,904,015.86	2,105,186.86	2,252,850.35	2,386,653.66
17	Total required stable funding	1,349,718.04	1,449,290.16	1,469,934.99	1,486,720.31	1,937,893.12
18	NSFR (%)	136%	131%	143%	152%	123%

CAPITAL ADEQUACY RETURN AS OF 30TH JUNE 2026:

S/No	Particulars	Current Year Amount (in TZS Millions)	Prior Year Amount (in TZS Millions)
1	**Common Equity Tier 1 capital (CET1): Instruments and reserves**		
2	Fully Paid-up Ordinary shares Capital	12,900.00	12,900.00
3	Share Premium arising from Ordinary shares	-	-
4	Retained earnings less foreseeable dividends	335,496.48	286,262.48
5	Other disclosed reserves;	-	-
6	Year to date profits of:	-	-
7	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	16,013.01	18,484.92
8	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank	-	-
9	**CET 1 before Regulatory Adjustments**	**364,409.48**	**317,647.39**
10	**Regulatory adjustments applied to CET1:**	**35,538.17**	**29,389.02**
11	Year to date losses;	-	-
12	Goodwill;	-	-
13	Other intangible assets	-	-
14	Deferred tax assets that rely on future profitability	26,450.57	22,419.04
15	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank;	-	-
16	The amount of items required to be deducted from Additional Tier 1 items that exceed the		
	Additional Tier 1 capital of the bank.	-	-
17	Pre-paid expenses	9,087.61	6,969.98
18	Pre-operating expenses.	-	-
19	**Available Common Equity Tier 1**	**328,871.31**	**288,258.37**
20	Additional Tier 1 Capital		
21	Non-cumulative Irredeemable Preference Shares	-	-
22	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	-
23	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
24	**Additional Tier 1 Capital before regulatory adjustments**	-	-
25	**Regulatory adjustment applied to Additional Tier 1 capital**	-	-
26	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-	-
27	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
28	**Available Additional Tier 1 Capital**	-	-
29	**Available Tier 1 Capital**	**328,871.31**	**288,258.37**
30	**Tier 2 Capital**		
31	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	23,834.63	22,727.90
32	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-
33	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-	-
34	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
35	**Available Tier 2 Capital**	**23,834.63**	**22,727.90**
36	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	352,705.94	310,986.27
37	**Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)**	**2,136,141.51**	**1,757,525.12**
38	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
39	CET1 to total RWA	15.40%	16.40%
40	Tier-1 capital to total RWA	15.40%	16.40%
41	Total capital to total RWA	16.51%	17.69%
42	Capital conservation buffer	4.51%	5.69%
43	**Minimum capital requirements prescribed by the Bank of Tanzania**		
44	CET1 to total RWA	8.50%	8.50%
45	Tier-1 capital to total RWA	10.00%	10.00%
46	Total capital to total RWA	12.00%	12.00%
47	Capital conservation buffer	2.50%	2.50%

COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR) AS AT :30TH JUNE 2026

S/No	Particulars	Outstanding Amount (in TZS Millions)	Factor	Net Amount (in TZS Millions)
a	b	c	d	e
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	48,900	100%	48,900
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress1	82,864	100%	82,864
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	383,228	100%	383,228
5	Unencumbered Government securities maturing within 1 year	3,985	95%	3,785
6	Unencumbered Government securities maturing after 1 year	645,719	80%	516,575
7	**Total high quality liquid assets**	**1,164,696**	**0%**	**1,035,353**
8	Cash Outflows		0%	
9	Demand deposits	884,340	10%	88,434
10	Savings deposits	407,414	10%	40,741
11	Time deposits (maturing in 30 days)	62,442	100%	62,442
12	Deposits from banks and financial institutions (maturing in 30 days)	218,883	100%	218,883
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	-	100%	-
14	All other contractual cash outflows (maturing in 30 days)	-	100%	-
15	Undrawn and unexpired overdrafts	141,233	30%	42,370
16	Undrawn balances of loans	-	10%	-
17	Other contingent funding liabilities (such as guarantees and letters of credit)	442,953	5%	22,148
18	**Total cash outflows**	**2,157,264**	**0%**	**475,017**
19	Cash Inflows			
20	Loans and advances (maturing within 30 days)	22,669	50%	11,334
21	Due from banks and financial institutions (maturing in 30 days)	-	100%	-
22	All other contractual cash inflows (maturing in 30 days)	-	100%	-
23	Net derivatives cash inflows	-	100%	-
24	Total cash inflows	22,669	-	11,334
25	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**			**463,683**
26	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**			**223%**
	Balances with Bank of Tanzania excluding Statutory Minimum Reserve			

COMPUTATION OF NET STABLE FUNDING RATIO (NSFR) AS AT :30TH JUNE 2026

S/No	Particulars	Carrying Amount (in TZS Millions)	Factor	Net Amount (in TZS Millions)
a	b	c	d	e
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	328,871.31	100%	328,871.31
3	Additional Tier 1	-	100%	-
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	23,834.63	100%	23,834.63
5	Borrowings and liabilities with maturities of one year or more	8,500.02	100%	8,500.02
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	1,291,754.35	95%	1,227,166.64
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	441,916.82	90%	397,725.14
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	264,027.25	50%	132,013.63
9	Operational Deposits	-	50%	-
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	124,800.00	50%	62,400.00
11	Other funding maturing within a period of six months to one year and not included in the line			
	items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	412,284.60	50%	206,142.30
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	-	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year.	-	50%	-
14	Deferred tax liabilities maturing within six months.	-	50%	-
15	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	-	100%	-
16	Minority Interest with residual maturity between six months and less than one year.	-	50%	-
17	Minority Interest with effective maturity of less than six months.	-	0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	-	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
22	**Total Available Stable Funding (ASF) [sum (1)-(21)]**	-	0	2,386,653.66
23	**Required Stable Funding (RSF)**	-	0	-
24	**On-balance sheet**	-	0	-
25	Cash	48,899.60	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	234,622.17	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	651,703.27	5%	32,585.16
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	-	10%	-
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	264,771.94	15%	39,715.79
32	HQLA encumbered for a period of six months or more and less than one year.	-	50%	-
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	118,456.47	50%	59,228.23
35	All other assets not included in the above categories with residual maturity of less than one year.	-	50%	-
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	-	65%	-
37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	-	65%	-
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	-	85%	-
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	1,049,605.23	85%	892,164.45
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	-	-	-
41	Physical traded commodities, including gold	-	85%	-
42	All other assets that are encumbered for a period of one year or more	-	100%	-
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	100%	-
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	902,708.30	100%	902,708.30
45	**Off-balance sheet**	-	0	-
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
47	Unconditionally revocable credit and liquidity facilities	-	5%	-
48	Trade finance-related obligations (including guarantees and letters of credit)	-	1%	-
49	Guarantees and letters of credit unrelated to trade finance obligations	442,953.44	1%	4,429.53
50	Other non-contractual obligations	-	1%	-
51	All other off balance-sheet obligations not included in the above categories.	141,233.00	5%	7,061.65
52	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**1,937,893.12**
53	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**123%**

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PUBLICATION OF SEMI ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY

ISSUED PURSUANT TO GUIDELINES 24 AND 25 OF THE MARKET DISCIPLINE GUIDELINES FOR BANKS AND FINANCIAL INSTITUTIONS 2023

PRUDENTIAL REGULATORY METRICS

A bank or financial institution is required to disclose each metric's value using the corresponding standard's specifications for the reporting period- end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4).

(Amounts in million shillings)

S/n	Metric	a T June-2026	b T-1 Mar-2026	c T-2 Dec- 2025	d T-3 Sept- 2025	e T-4 June- 2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	9,121.63	8,951.70	9,120.92	9,388.73	9,010.71
2	Tier 1	9,121.63	8,951.70	9,120.92	9,388.73	9,010.71
3	Total capital	11,482.79	11,275.11	11,323.64	11,587.29	11,367.20
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	68,485.33	66,080.17	68,150.26	68,540.41	69,602.64
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	13.32%	13.55%	13.38%	13.70%	12.95%
6	Tier 1 ratio (%)	13.32%	13.55%	13.38%	13.70%	12.95%
7	Total capital ratio (%)	16.77%	17.06%	16.62%	16.91%	16.33%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	4.77%	5.05%	4.62%	4.91%	4.33%
9	Total of bank CET1 specific buffer requirements (%)	0.00	0.00	0.00	0.00	0.00
10	CET1 available after meeting the bank's minimum capital	4.82%	5.05%	4.88%	5.20%	4.45%
	Basel III leverage ratio					
11	Total Basel III leverage ratio exposure measure	100,502.24	97,224.56	96,547.00	98,678.02	101,486.16
12	Basel III leverage ratio (%)(Tier 1 Capital / Exposure Measure)	9.08%	9.21%	9.45%	9.51%	8.88%
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets (HQLA)	15,014.81	17,553.51	16,927.48	33,004.35	31,568.60
14	Total net cash outflow	1,162.69	565.59	2,053.18	1,043.44	2,626.79
15	LCR(%)	1291.38%	3103.59%	824.45%	3163.05%	1201.79%
	Net Stable Funding Ratio					
16	Total available stable funding	73,037.71	65,950.28	66,672.07	65,679.62	70,430.88
17	Total required stable funding	51,598.89	44,247.39	41,529.09	36,673.88	40,038.07
18	NSFR(%)	141.55%	149.05%	160.54%	179.09%	175.91%

CAPITAL ADEQUACY RETURN AS OF 30TH JUNE 2026

S/n		Current year 30.06.2026 Amount	Previous year 30.06.2025 Amount
	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Ordinary shares Capital	37,894.77	37,894.77
2	Share Premium arising from Ordinary shares	0	0
3	Retained earnings less foreseeable dividends	(27,448.95)	(28,329.32)
4	Other disclosed reserves;	0	0
5	Year to date profits of:	0	0
6	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	0	280.26
7	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been	0	0
8	**CET 1 before Regulatory Adjustments**	**10,445.82**	**9,845.72**
9	Regulatory adjustments applied to CET1:	**1,324.19**	**835.01**
10	Year to date losses;	166.90	0
11	Goodwill;	0	0
12	Other intangible assets;	0	0
13	Deferred tax assets that rely on future profitability;	349.34	349.34
14	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity	0	0
15	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier	0	0
16	Pre-paid expenses;	807.95	485.67
17	Pre-operating expenses.	0	0
18	**Common Equity Tier 1**	9,121.63	9,010.71
19	**Additional Tier 1 Capital**		
20	Non-cumulative Irredeemable Preference Shares	0	0
21	Share Premium arising from Non-cumulative Irredeemable Preference Shares	0	0
22	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	0	0
23	**Additional Tier 1 Capital before regulatory adjustments**	0	0
24	**Total regulatory adjustment applied to Additional Tier 1 capital**	0	0
25	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	0	0
26	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	0	0
27	**Additional Tier 1 capital recognized for capital adequacy**	9,121.63	9,010.71
28	**Tier 2 Capital**		
29	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	2,361.17	2,356.49
30	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	0	0
31	Instruments issued by consolidate subsidiaries and held by third parties that met the criteria stipulated by	0	0
32	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted	0	0
33	**Total Tier 2 capital admissible for capital adequacy**	2,361.17	2,356.49
34	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	11,482.79	11,367.20
35	**Total Risk Weighted Assets (RWA)**	68,485.33	69,602.64
36	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
37	CET1 to total RWA	**13.32%**	**12.95%**
38	Tier-1 capital to total RWA	**13.32%**	**12.95%**
39	Total capital to total RWA	**16.77%**	**16.33%**
40	Capital conservation buffer	**4.77%**	**4.33%**
41	**National minimum capital requirements prescribed by the Bank of Tanzania**		
42	CET1 to total RWA	**8.50%**	**8.50%**
43	Tier-1 capital to total RWA	**10.00%**	**10.00%**
44	Total capital to total RWA	**12.00%**	**12.00%**
45	Capital conservation buffer	**2.50%**	**2.50%**

COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR) AS AT 30TH JUNE 2026

(Amounts in million shillings)

S/NO	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	965.98	100%	966
3	Balances with Bank of Tanzania to the extent that these balances can be drawn	1,590.15	100%	1,590
4	Balances with other banks and interbank loan Receivable callable on demand or with a maturity of less than 30 days	12,458.67	100%	12,459
5	Interbank loans receivables	0	100%	0
6	Government securities maturing within 1 year	0	95%	0
7	Government securities maturing after 1 year	0	80%	0
8	**Total high quality liquid assets**	**15,014.81**		**15,015**
9	**Cash Outflows**			
10	Demand deposits	0	10%	0
11	Savings deposits	7,935.88	10%	794
12	Time deposits (maturing in 30 days)	3,857.18	100%	3,857
13	Deposits from banks and financial institutions (maturing in 30 days)	0	100%	0
14	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	0	100%	0
15	All other contractual cash outflows (maturing in 30 days)	0	100%	0
16	Undrawn balances of loans and unexpired overdrafts	0	10%	0
17	Other contingent funding liabilities (such as guarantees and letters of credit)	0	5%	0
18	**Total cash outflows**	**11,793.07**		**4,651**
19	**Cash Inflows**			
20	Loans and advances (maturing within 30 days)	22,930.08	50%	11,465
21	Due from banks and financial institutions (maturing in 30 days)	3,919.29	100%	3,919
22	All other contractual cash inflows (maturing in 30 days)	0	100%	0
23	Net derivatives cash inflows	0	100%	0
24	**Total cash inflows**	**26,849.37**		**15,384**
25	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of**	**0**		**1,163**
26	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**	**0**		**1291%**
	[1] Balances with Bank of Tanzania excluding SMR			

COMPUTATION OF NET STABLE FUNDING RATIO (NSFR) AS AT 30TH JUNE 2026

(Amounts in million shillings)

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount
a	b	c	d	(e)=(b)*(c)
A	**Available Stable Funding (ASF)**			
1	Common equity Tier 1	9,121.63	100%	9,121.63
2	Additional Tier 1	0	100%	0
3	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	0	100%	0
4	Borrowings and liabilities with maturities of one year or more	242.41	100%	242.41
5	Other capital instruments and liabilities with effective residual maturity of one year or more	0	100%	0
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	59,138.99	95%	56,182.04
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	7,935.88	90%	7,142.30
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	0	50%	0
9	Operational Deposits	0	50%	0
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	0	50%	0
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	0	50%	0
12	Deferred taxliabilities (if the effective maturity of the liability greater than one year).	349.34	100%	349.34
13	Deferred taxliabilities maturing within a period of sixmonths to one year.	0	50%	0
14	Deferred taxliabilities maturing within six months.	0	50%	0
15	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	0	100%	0
16	Minority Interest with residual maturity between six months and less than one year.	0	50%	0
17	Minority Interest with effective maturity of less than six months.	0	0%	0
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	32,835.61	0%	0
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	0	0%	0
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	0	0%	0
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	0	0%	0
B	**Total Available Stable Funding (ASF) [sum (1)-(21)]**			73,037.71
C	**Required Stable Funding (RSF)**			
	On-balance sheet			
22	Cash	965.98	0%	0
23	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	1,590.15	0%	0
24	Claims on Bank of Tanzania with residual maturities of less than six months.	0	0%	0
25	Receivables arising from sales of financial instruments and foreign currencies.	0	0%	0
26	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	19,968.28	5%	998.41
27	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	0	10%	0
28	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	0	15%	0
29	HQLA encumbered for a period of six months or more and less than one year.	0	50%	0
30	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	0	50%	0
31	Deposits held at other banks and financial institutions for operational purposes	0	50%	0
32	All other assets not included in the above categories with residual maturity of less than one year.	49,748.62	50%	24,874.31
33	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	0	65%	0
34	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	7,151.51	65%	4,648.48
35	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	0	85%	0
36	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	0	85%	0
37	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	0	85%	0
38	Physical traded commodities, including gold	0	85%	0
39	All other assets that are encumbered for a period of one year or more	0	100%	0
40	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	0	100%	0
41	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	21,077.69	100%	21,077.69
	Off-balance sheet			
42	Irrevocable and conditionally revocable credit and liquidity facilities to any client	0	5%	0
43	Unconditionally revocable credit and liquidity facilities	0	5%	0
44	Trade finance-related obligations (including guarantees and letters of credit)	0	1%	0
45	Guarantees and letters of credit unrelated to trade finance obligations	0	1%	0
46	Other non-contractual obligations	0	1%	0
47	All other off balance-sheet obligations not included in the above categories.	0	5%	0
D	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**51,598.89**
E	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**142%**

Trump claims US has 'total control' over Strait of Hormuz

WASHINGTON/ISLAMABAD/CAIRO/LONDON

US President Donald Trump on Wednesday claimed that the United States has "total control" over the Strait of Hormuz and will "keep it."

Trump said on Truth Social that the US naval blockade of the waterway had been described as a "wall of steel" and that Iran lacked the capability to challenge it.

Meanwhile, Pakistan's Foreign Office said the same day that the country is making all-out efforts to help bring the US and Iran to the negotiating table and advance the Islamabad Memorandum of Understanding (MoU) as part of broader efforts to promote regional peace and stability.

Speaking at a weekly media briefing, spokesperson for the office, Tahir Andrabi, said Pakistan remains engaged with "brotherly states" in sincere efforts to help resolve the crisis through dialogue and diplomacy.

"Pakistan remains hopeful for peace," he said, adding that the US and Iran had already held talks following an escalation in tensions.

Pakistan is neither discouraged by rising tensions nor overly optimistic when the situation improves, Andrabi said, stressing that Islamabad would continue its efforts to promote peace despite ongoing challenges.

He said Pakistan would continue to counter attempts by "spoilers" through direct and indirect channels to ensure the continuation of constructive dialogue aimed at resolving outstanding issues.

Pakistan's Interior Minister Mohsin Naqvi is currently visiting Iran, where he has held discussions with the Iranian leadership on peace efforts and bilateral relations, he added.

Egypt, Saudi Arabia discuss de-escalation

Egyptian Foreign Minister Badr Abdelatty and his Saudi counterpart, Prince Faisal bin Farhan Al Saud, on Wednesday discussed efforts to reduce escalation and contain tensions in the region, according to the Egyptian Foreign Ministry.

In a phone call, the two ministers addressed ways to further activate efforts by the quadrilateral group comprising Egypt, Saudi Arabia, Turkiye and Pakistan to support de-escalation and enhance security and stability in the region.

They also discussed intensive efforts by regional partners, including Egypt and Saudi Arabia, to reduce escalation, contain regional tensions and return to the diplomatic track within the framework of the memorandum of understanding signed between the US and Iran.

The two ministers stressed the importance of addressing existing regional security concerns, preserving the sovereignty of states, preventing attacks against them and avoiding an expansion of the conflict.

IMO chief condemns Red Sea attack

The same day, Secretary-General of the International Maritime Organization Arsenio Dominguez condemned the attack on Tanzania-flagged and Egyptian-owned TIHAMAH near the Bab al-Mandab Strait off the coast of Mocha, Yemen on Tuesday.

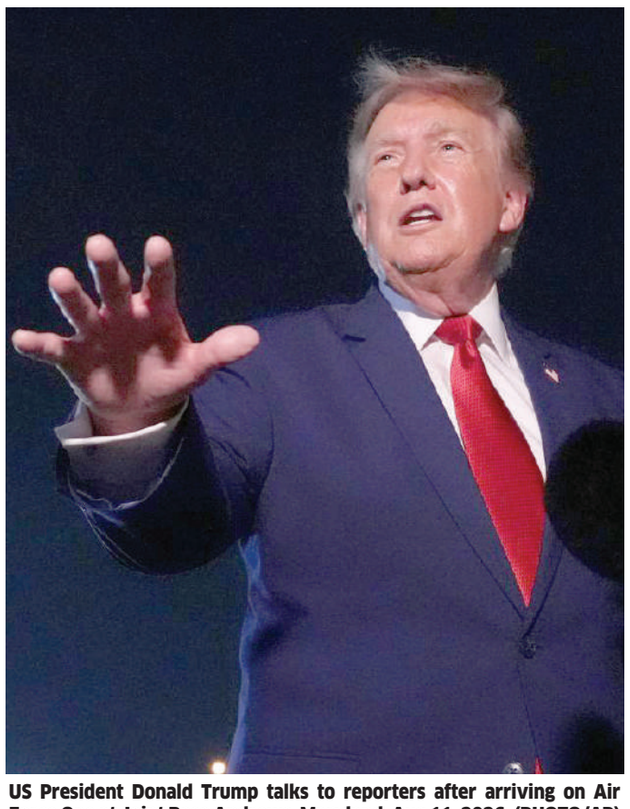
The Yemeni government reported the deaths of four crew members and two Yemeni rescuers, and 10 more were injured, according to Reuters.

"It is with sadness and regret to know that, once again, innocent seafarers have lost their lives in an indefensible attack on international shipping," said Dominguez in a statement.

He called on shipowners and ship operators to thoroughly assess risks before transiting the Bab el-Mandeb Strait and other regions. "Seafarers deserve to be protected and allowed to do their jobs in safety and security."

Dominguez also urged the immediate and unconditional release of all seafarers who continue to be held captive following piracy attacks in the Red Sea and Gulf of Aden region.

The Bab al-Mandab Strait, which connects the Red Sea with the Gulf of Aden, is one of the world's key maritime chokepoints and a vital route for international trade and energy shipments.



US President Donald Trump talks to reporters after arriving on Air Force One at Joint Base Andrews, Maryland, Aug 11, 2026. (PHOTO/AP)

MAENDELEO BANK

Together in Progress

PUBLICATION OF SEMI ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY AS OF 30TH JUNE 2026

Issued Pursuant to regulation 24,25 and 28 of the Market discipline Guidelines for Banks and Financial Institutions,2023

	COMPOSITION OF REGULATORY CAPITAL- CAPITAL ADEQUACY RETURN AS OF	30-Jun-26	31-Dec-25
	30 JUNE 2026 (AMOUNTS IN TZS)	Amount (TZS)	Amount (TZS)
1	**Common Equity Tier 1 capital (CET1): Instruments and reserves**		
2	Fully Paid-up Ordinary shares Capital	15,026,562,459.41	15,026,562,459.41
3	Share Premium arising from Ordinary shares	-	-
4	Retained earnings less foreseeable dividends	8,836,638,347.92	5,838,703,358.74
5	Other disclosed reserves;	-	-
6	Year to date profits of:	-	-
7	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	1,090,715,889.39	1,922,533,606.79
8	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank;	-	-
9	**CET 1 before Regulatory Adjustments**	**24,953,916,696.72**	**22,787,799,424.94**
10	**Regulatory adjustments applied to CET1:**	**3,753,576,042.23**	**3,451,857,136.35**
11	Year to date losses;	-	-
12	Goodwill;	-	-
13	Other intangible assets;	482,565,717.56	433,677,275.91
14	Deferred tax assets that rely on future profitability;	1,913,632,350.00	2,178,012,207.31
15	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank;	-	-
16	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.	-	-
17	Pre-paid expenses;	1,357,377,974.67	840,167,653.13
18	Pre-operating expenses.	-	-
19	**Available Common Equity Tier 1**	**21,200,340,654.49**	**19,335,942,288.59**
20	Additional Tier 1 Capital	-	-
21	Non-cumulative Irredeemable Preference Shares	-	-
22	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	-
23	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
24	**Additional Tier 1 Capital before regulatory adjustments**	**-**	**-**
25	**Regulatory adjustment applied to Additional Tier 1 capital**	**-**	**-**
26	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-	-
27	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
28	**Available Additional Tier 1 Capital**	**-**	**-**
29	**Available Tier 1 Capital**	**21,200,340,654.49**	**19,335,942,288.59**
30	**Tier 2 Capital**		
31	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
32	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-
33	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-	-
34	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
35	**Available Tier 2 Capital**	**-**	**-**
36	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	**21,200,340,654.49**	**19,335,942,288.59**
37	**Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)**	**135,636,084,955.49**	**115,094,428,433.15**
38	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
39	**CET1 to total RWA**	**15.63%**	**16.80%**
40	Tier-1 capital to total RWA	15.63%	16.80%
41	Total capital to total RWA	15.63%	16.80%
42	Capital conservation buffer	3.63%	4.80%
43	**Minimum capital requirements prescribed by the Bank of Tanzania**		
44	CET1 to total RWA	8.50%	8.50%
45	Tier-1 capital to total RWA	10.00%	10.00%
46	Total capital to total RWA	12.00%	12.00%
47	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	2.50%	2.50%

Prudential Regulatory Metrics as of 30 June 2026 (Amount in TZS)

S/n	Metric	a June 2026	b March 2026	c December 2025	d September 2025	e June 2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	21,200,340,654.49	15,026,562,459.41	20,452,340,511.45	16,552,365,491.17	17,418,336,337.13
2	Tier 1	21,200,340,654.49	15,026,562,459.41	20,452,340,511.45	16,552,365,491.17	17,418,336,337.13
3	Total capital	21,200,340,654.49	15,026,562,459.41	20,452,340,511.45	16,552,365,491.17	17,418,336,337.13
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	135,636,084,955.49	121,557,127,847.85	115,094,428,433.15	104,554,450,814.33	94,829,812,124.59
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	15.63%	17.20%	18.59%	15.83%	18.37%
6	Tier 1 ratio (%)	15.63%	17.20%	18.59%	15.83%	18.37%
7	Total capital ratio (%)	15.63%	17.20%	19%	15.83%	18.37%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	3.63%	5.20%	7%	4%	6.4%
9	Total of bank CET1 specific buffer requirements (%)					
10	CET1 available after meeting the bank's minimum capital	12.00%	12.00%	12.00%	12.00%	12.00%
	Basel III leverage ratio					
11	Total Basel III leverage ratio exposure measure					
12	Basel III leverage ratio (%) (Tier 1 Capital / Exposure Measure)					
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets (HQLA)	35,136,459,358.45	14,544,524,201.83	35,295,604,522.93	28,886,762,785.43	22,024,870,823.48
14	Total net cash outflow	29,968,713,001.68	3,873,756,908.29	14,669,222,700.49	7,240,391,895.12	10,025,527,465.06
15	LCR (%)	117%	375%	210%	242%	450%
	Net Stable Funding Ratio					
16	Total available stable funding	132,670,815,623.47	129,712,981,487.44	124,206,937,645.98	110,223,668,955.34	96,779,264,918.84
17	Total required stable funding	61,126,449,969.75	61,779,683,532.46	52,090,348,186.10	53,672,499,764.38	41,153,219,407.75
18	NSFR (%)	217%	210%	238%	205%	235%

Net Stable Funding Ratio as of 30 June 2026 (Amount in TZS)

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount
a	b	c	d	(e)= (b)*(c)
A	Available Stable Funding (ASF)			
1	Common equity Tier 1	21,200,340,654	100%	21,200,340,654
2	Additional Tier 1	0	100%	0
3	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	0	100%	0
4	Borrowings and liabilities with maturities of one year or more	33,175,976,063	100%	33,175,976,063
5	Other capital instruments and liabilities with effective residual maturity of one year or more	82,415,262,007	100%	82,415,262,007
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.		95%	0
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.		90%	0
8	Funding with residual maturity of less than one year provided by non-financial corporate customers		50%	0
9	Operational Deposits		50%	0
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks		50%	0
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network		50%	0
12	Deferred taxliabilities (if the effective maturity of the liability greater than one year).		100%	0
13	Deferred taxliabilities maturing within a period of sixmonths to one year.		50%	0
14	Deferred taxliabilities maturing within six months.		50%	0
15	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year		100%	0
16	Minority Interest with residual maturity between six months and less than one year.		50%	0
17	Minority Interest with effective maturity of less than six months.		0%	0
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.		0%	0
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets		0%	0
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).		0%	0
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies		0%	0
B	Total Available Stable Funding (ASF) [sum (1)-(21)]			136,791,578,723.82
C	Required Stable Funding (RSF)			
	On-balance sheet			
22	Cash	2,078,038,209.02	0%	-
23	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	20,660,070,124.01	0%	-
24	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
25	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
26	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	943,378,270.81	5%	47,168,913.54
27	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	17,664,687,500.00	10%	1,766,468,750.00
28	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	-	15%	-
29	HQLA encumbered for a period of six months or more and less than one year.	-	50%	-
30	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
31	Deposits held at other banks and financial institutions for operational purposes	943,378,270.81	50%	471,689,135.41
32	All other assets not included in the above categories with residual maturity of less than one year.	6,000,000,000.00	50%	3,000,000,000.00
33	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	9,131,977,249.25	65%	5,935,785,212.01
34	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	-	65%	-
35	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	-	85%	-
36	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	-	85%	-
37	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	-	85%	-
38	Physical traded commodities, including gold	-	85%	-
39	All other assets that are encumbered for a period of one year or more	41,850,000,000.00	100%	41,850,000,000.00
40	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	100%	-
41	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	7,568,441,427.89	100%	7,568,441,427.89
	Off-balance sheet	**-**		**-**
42	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
43	Unconditionally revocable credit and liquidity facilities	-	5%	-
44	Trade finance-related obligations (including guarantees and letters of credit)	-	1%	-
45	Guarantees and letters of credit unrelated to trade finance obligations	-	1%	-
46	Other non-contractual obligations	-	1%	-
47	All other off balance-sheet obligations not included in the above categories.	9,737,930,618.10	5%	486,896,530.91
D	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**61,126,449,969.75**
E	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**224%**

COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR) AS OF : 30 JUNE 2026 (AMOUNTS IN TZS)

S/NO	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	Stock of High Quality Liquid Assets (HQLA)			
2	Cash (notes and coins)	2,078,038,209.02	1.00	2,078,038,209.02
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress1	13,292,830,081.19	1.00	13,292,830,081.19
4	30 days	-	1.00	-
5	Interbank loans receivables	15,785,591,068.24	1.00	15,785,591,068.24
6	Government securities maturing within 1 year	-	0.95	-
7	Government securities maturing after 1 year	4,975,000,000.00	0.80	3,980,000,000.00
8	Total high quality liquid assets	35,295,604,522.93		35,136,459,358.45
9	Cash Outflows	-		
10	Demand deposits	28,587,881,772.30	0.10	2,858,788,177.23
11	Savings deposits	2,658,438,886.09	0.10	265,843,888.61
12	Time deposits (maturing in 30 days)	15,802,251,616.38	1.00	15,802,251,616.38
13	Deposits from banks and financial institutions (maturing in 30 days)	33,687,500,000.00	1.00	33,687,500,000.00
14	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	-	1.00	-
15	All other contractual cash outflows (maturing in 30 days)	-	1.00	-
16	Undrawn balances of loans and unexpired overdrafts	1,315,129,425.00	0.30	394,538,827.50
17	Other contingent funding liabilities (such as guarantees and letters of credit)	9,737,930,618.10	0.05	486,896,530.91
18	**Total cash outflows**	**65,206,829,396.12**		**53,495,819,040.62**
19	**Cash Inflows**	**-**		**-**
20	Loans and advances (maturing within 30 days)	15,969,786,483.03	0.50	7,984,893,241.52
21	Due from banks and financial institutions (maturing in 30 days)	14,842,212,797.43	1.00	14,842,212,797.43
22	All other contractual cash inflows (maturing in 30 days)	700,000,000.00	1.00	700,000,000.00
23	Net derivatives cash inflows	-	1.00	-
24	**Total cash inflows**	**23,987,433,417.34**		**23,527,106,038.95**
25	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**	**0**		**29,968,713,002**
26	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**	**0**		**117%**

[1] Balances with Bank of Tanzania excluding SMR

"Net Stable Funding Ratio

The Net Stable Funding Ratio (NSFR) is defined as the amount of available stable funding (ASF) relative to the amount of required stable fund-

MAENDELEO BANK

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Maendeleo Bank PLC named

FASTEST GROWING SME BANK TANZANIA 2026

GLOBAL BANKING & Finance review

Together in Progress

"Every small business we've backed this year is part of this recognition. This is their growth as much as it is ours"

Lomnyaki Saitabau

Managing Director

Mngqithi at the centre of Africa's coaching revolution

By Guardian Correspondent

AS Africa's leading clubs prepare for another demanding campaign on the continental stage, a wave of coaching changes has added an intriguing subplot to the 2026/27 CAF interclub season.

Among the appointments attracting the most attention is that of Manqoba Mngqithi at Young Africans (Yanga), where the experienced South African coach has been handed the responsibility of taking one of East Africa's most ambitious clubs to a new level in the CAF Champions League.

Mngqithi arrives at Young Africans with considerable experience of African club football, having spent years working within the high-pressure environment of South Africa's elite game, including a lengthy association with Mamelodi Sundowns.

That background is expected to be particularly valuable to Young Africans as the Tanzanian champions seek to translate their growing domestic dominance into a deeper and more sustained Champions League run.

The appointment has therefore raised expectations around Jangwani. Young Africans have established themselves as one of Tanzania's strongest clubs and have consistently increased their ambitions on the continental stage.

Mngqithi's challenge is not simply to maintain that momentum but to take the club further.

His arrival comes at a time when the gap between domestic success and continental achievement remains one of the biggest tests facing ambitious African clubs. Winning trophies at home is important, but the Champions League provides the ultimate measure of a club's strength, depth and tactical maturity.

For Mngqithi, the assignment represents another opportunity to demonstrate his credentials outside the Sundowns environment.

His knowledge of South African football and African club competitions means he understands the demands of continental football, where tactical discipline, squad depth, travelling conditions and the ability to manage pressure often determine how far a team progresses.

At Young Africans, those qualities will be tested almost immediately. But the Tanzanian champions are not alone in putting their continental ambitions in the hands of a new coach.

Across Africa, several major clubs have made significant changes to their technical benches, creating a fascinating coaching landscape ahead of the new campaign.

Moroccan champions RS Berkane have appointed Cape Verdean coach Pedro Brito, popularly known as Bubista. His reputation has grown considerably after guiding Cape Verde to a historic run at the 2026 FIFA World Cup.

Bubista now faces a different challenge at club level, where expectations are equally demanding. Berkane have developed into a major force in African football and will expect their new coach to build on that progress while competing for further continental honours.

In Egypt, Pyramids FC have turned to South African coach Rulani Mokwena, another tactician whose reputation has been built largely around modern, possession-based football.

Mokwena's appointment adds an interesting dimension to the Egyptian club's ambitions. Pyramids have established themselves as a serious force in Egyptian and African football, and their decision to recruit a coach with strong continental experience reflects their desire to challenge the traditional giants.

Mokwena will now be expected to turn that ambition into trophies.

The biggest name in African club football, Al Ahly, have also opted for a change, appointing Moroccan coach Hussein Ammouta.

Few jobs on the continent carry greater pressure. Al Ahly's history, huge following and record of success mean that simply competing is rarely enough. The expectation is to win.

Ammouta arrives with an impressive record in African and Arab football, but his success at Al Ahly will ultimately be judged by trophies, particularly in the Champions League.

In South Africa, Kaizer Chiefs have begun another rebuilding phase under French coach Fernando Da Cruz.

The Soweto giants have endured difficult seasons and will hope the new coach can restore their competitiveness and return the club to a position where continental football becomes a realistic ambition.

In Angola, Petro Atlético have appointed Portuguese coach João Pedro Sousa following the departure of Francesc Artiga to Russian Premier League side Rubin Kazan.

Petro's domestic dominance means Sousa inherits a club expected to win at home, but continental competition will provide a different test as the Angolan giants seek to make a stronger impression against Africa's elite.

Tunisia's Club Africain have also changed coaches, appointing Maher Kanzari after Faouzi Benzarti left for Al Ittihad.

Kanzari inherits a team that has just won the Tunisian league title, meaning the pressure will be immediate: maintain domestic success while preparing the club for the demands of African competition.

Together, these appointments illustrate the increasingly competitive nature of African club football.

Clubs are no longer simply looking for coaches who can win domestic matches. They want tacticians capable of managing continental campaigns, developing squads, handling pressure and adapting to different opponents and environments.

That is why Mngqithi's arrival at Young Africans is particularly significant.

The Tanzanian giants have invested heavily in building a squad capable of competing beyond their borders. Their domestic achievements have raised the bar, but the Champions League remains the ultimate target.

Mngqithi now has the responsibility of turning ambition into performance.

The coach will also have to manage the expectations of Young Africans' supporters, who have become increasingly demanding after years of domestic success. For them, another league title alone may no longer be enough. The dream is to see the Mainland Premier Leagues giants compete deep into Africa's premier club competition.

The same pressure will confront the likes of Ammouta at Al Ahly, Mokwena at Pyramids, Bubista at Berkane and the other newly appointed coaches. Their circumstances differ, but the objective is remarkably similar: deliver results quickly.

As the 2026/27 CAF interclub campaign approaches, attention will therefore extend beyond the players taking to the pitch.

The tactical battles on the touchline could prove just as decisive. For Mngqithi and his fellow newcomers, the new season represents both an opportunity and a test – an opportunity to build their reputations and a test of whether their ideas can withstand the enormous expectations attached to Africa's biggest clubs.

For Young Africans, the question is particularly compelling: can Mngqithi transform domestic dominance into continental success?

The answer will begin to emerge when the Champions League campaign gets underway.

Stakeholders urged to tap talent at FEASSA Games

By Correspondent Joseph Mchekadona

THE government has urged sports stakeholders to use the ongoing Federation of East Africa Secondary Schools Sports Association (FEASSA) Games in Morogoro Region as a platform to identify, nurture and develop sporting talent for the benefit of the country.

Morogoro Regional Commissioner Adam Malima made the call during the opening of the 23rd edition of the FEASSA Games, saying the competition provides an important platform for young athletes to showcase their abilities.

"FEASSA is a competition where young people demonstrate their sporting talents, and it provides an opportunity for sports stakeholders, including clubs and national sports federations, to identify and nurture promising talents," he said.

The games, which got underway last Tuesday, will conclude next Friday.

Malima said he expected scouts from various sporting disciplines to closely follow the competition in search of talented athletes who could strengthen their respective clubs and national teams.

"To you, our young players and athletes, this is the best platform to showcase your talents. I am informed that there are many scouts here looking for talent. This is your opportunity, so make good use of it," he said.

This year's FEASSA Games have attracted about 6,800 young athletes from Uganda, Kenya, Rwanda, Burundi, South Sudan and hosts Tanzania, who are competing in more than 20 sporting disciplines.

The games are expected to be officially opened today by Prime Minister Mwigulu Nchemba.

FEASSA organisers have also introduced special provisions to promote sports inclusivity, with primary and secondary schools for children with special needs taking part in four sporting disciplines.

In the secondary schools category, 22 sports disciplines are being contested, with football having four slots for both boys and girls. Each football team has 20 players.

Other team sports include volleyball, with three slots each and 14 players per team; netball, with four slots for girls and 14 players per team; and handball, hockey, basketball 3x3, basketball 5x5, rugby 7s, rugby 15s, beach soccer, beach volleyball, lacrosse, cricket, baseball and softball, which have three slots each for boys and girls.

Individual and racket sports in the secondary schools category include athletics, with one slot and 20 athletes per team; cross country, with one slot and six athletes per team; and swimming, with one slot and 20 swimmers per team.

Badminton, lawn tennis, table tennis, chess and scrabble have three slots each, with team sizes ranging from three to six players. Rugby 15s has the largest squad, with 25 players per team for both boys and girls.

In the special needs category, both junior and senior competitors will participate in goalball, showdown, sitting volleyball and hi soccer. Each discipline has two slots, with team sizes of six players for goalball and showdown, 12 for sitting volleyball and 20 for hi soccer.

Primary schools will compete in 10 disciplines, with two slots each for boys and girls. Football has the largest team size at 20 players, while volleyball, netball, handball and basketball teams will have between 12 and 14 players.

Athletics will feature 15 athletes per team, while cross country, scrabble, chess and baseball will have smaller teams of between six and 12 players.

The wide range of competitions is expected to provide young athletes from across East Africa with an opportunity to gain experience while attracting the attention of clubs, federations and other sports development stakeholders.

SPORT

Kimoto targets winning start against Fountain Gate

By Correspondent Seth Mapoli

SINGIDA Black Stars head coach Papy Kimoto has challenged his players to start the 2026/27 Premier League season strongly when they face Fountain Gate FC today, August 14, at the Airtel Stadium - Mwigulu Complex.

The match, scheduled for 7:00 p.m. local time, will mark Singida Black Stars' first league fixture of the new campaign and their first competitive home match of the season.

Kimoto, who guided the club to a fourth place finish last season, says his immediate priority is to ensure the team starts the new campaign on a positive note after completing their pre season preparations.

The coach was particularly pleased with the opportunity to conduct an evening training session under the floodlights at their home ground, allowing his players to familiarize themselves with the conditions they will experience during Friday's match.

"It is very important to train at this time because this is the first time we are going to play here at our ground this season. Everything is okay, the lights are very good, and that is why we wanted to train at this time," Kimoto said.

Singida Black Stars have made several changes to their squad ahead of the new season, and Kimoto believes the new players are gradually adapting to his football philosophy.

The coach revealed that the squad's new arrivals have made encouraging progress during training and expects their performances to improve further as they gain more experience playing together.

"Everybody is progressing very well. I think soon we are going to progress much better. Slowly, slowly, we are doing good training, and I believe our season will be better," he said.

The coach's comments come after Singida Black Stars used the CECAFA Kagame Cup in Rwanda as part of their pre season programme before returning to Tanzania for the final stage of their preparations in Arusha.

Having helped Singida Black Stars finish among the top four last season, Kimoto has set his sights on achieving an even better position in the 2026/27 campaign. The coach acknowledged the progress made last season but insisted that the club must raise its standards.

"I want to make good transfers and good training. I want to do better than last season. That is my target," Kimoto said.

Singida Black Stars finished fourth in the 2025/26 Premier League, earning qualification for the CAF Confederation Cup, and the coach now wants his team to build on that achievement.

Depú ends short Yanga spell, returns to Petro

By Correspondent Seth Mapoli

YOUNG Africans SC (Yanga) have completed the sale of Angolan international striker Laurindo Dilson Maria Aurélio, popularly known as Depú, back to Petro de Luanda in a deal reportedly worth $500,000 (about Sh1.3 billion).

The 26-year-old forward returns to the Angolan champions just months after joining Young Africans in January 2026, bringing an end to a relatively short spell with the Tanzanian giants.

Depú has reportedly signed a two year contract with Petro de Luanda, with the agreement containing an option for a further season.

The striker is also expected to become one of the club's highest-paid players, with reports indicating that he will earn approximately 30 million Angolan Kwanzas per month.

His return represents a significant investment by Petro as the club strengthens its squad for both domestic and continental competition.

Depú initially joined Young Africans with the expectation of adding pace, physical strength and attacking options to the club's forward line, particularly in CAF Champions League competition. However, changes in Young Africans' tactical plans and the need to create space for other foreign players influenced the decision to part ways with the Angolan.

The arrival of high profile striker Peter Shalulile also increased competition for attacking positions, prompting Young Africans to consider the financial value of Depú's transfer rather than keeping a player whose playing opportunities could become limited.

The reported transfer fee therefore gives Young Africans an opportunity to recover significant value from the player while creating room within their foreign-player allocation.

For Petro de Luanda, bringing Depú home is viewed as an important addition to their attacking options. The Angolan champions are preparing for another demanding campaign, with ambitions of dominating the domestic Girabola while also competing strongly in the CAF Champions League.

Depú already understands the club's environment and the demands of Angolan football, having previously represented Petro before his move to Tanzania. His return is therefore expected to give Petro another proven attacking option as they pursue success on both the domestic and continental fronts.

For Young Africans, meanwhile, the transfer highlights the club's growing ability to generate substantial income from player trading while continuing to reshape their squad ahead of the 2026/27 season.

Messi's most iconic moments as he ponders future in soccer

By Emlyn Begley

LIONEL Messi is considering his future in football after the death of his father, Jorge.

The 39-year-old Argentina forward is signed with Inter Miami until 2028.

But, in an emotional tribute to his dad, he hinted at retirement as he said: "I don't know how to carry on. I used to just play football, and now I'm really not sure if I'll carry on doing it for much longer."

He has scored a combined 921 goals for Barcelona, Paris St-Germain, Inter Miami and Argentina.

BBC Sport looks at some of the most iconic moments of his remarkable career.

First hat-trick as teenager shows talent

Messi's first career hat-trick came in one of the biggest fixtures in football - El Clasico.

At the age of 19, he scored all of Barcelona's goals in a 3-3 draw against rivals Real Madrid on 10 March 2007 - his first at the Camp Nou - including a brilliant last-minute finish after beating a couple of defenders.

This was arguably the moment he became a household name.

Sublime solo strike sparks Maradona memories

Just over a month after that hat-trick, Messi scored a goal he has probably never surpassed in the rest of his glorious career.

It came in a 5-2 win over Getafe in the Copa del Rey semi-final first leg on 18 April 2007.

In a strike with remarkable similarities to compatriot Diego Maradona's (non-handball) effort against England in the 1986 World Cup, Messi picked the ball up in his own half, beat about five defenders, went around the goalkeeper and slotted home.

First Champions League final goal

Ridiculous as it sounds now, back in 2009 some English football fans and journalists questioned whether Messi could do it against English opponents in Europe - having failed to net in 10 Champions League appearances against Premier League sides.

But there were no more doubts when Messi rose highest in the box to head home Xavi's cross in his first Champions League final against Manchester United - and the first game billed as Messi v Cristiano Ronaldo.

Two years later he would score in another final win over Sir Alex Ferguson's men to claim the third of his four Champions League winners' medals.

Hitting four past Arsenal

Messi scored four goals for the first time in his career as he took Arsenal to the cleaners in the 2010 Champions League quarter-final for a 4-1 home-leg win.

The pick of the bunch was his chip over keeper Manuel Almunia to complete his hat-trick.

An honourable mention goes to his five-goal haul two years later against Bayer Leverkusen in a 7-1 last-16 success.

He is the second top scorer in Champions League history with 129, behind Ronaldo.

Breaking Barcelona's scoring record

Messi broke Barcelona's goal-scoring record - aged just 24 - in some style with a hat-trick in a 5-3 victory over Granada on 20 March 2012.

He equalled Cesar Rodriguez's 60-year-old record of 232 goals with his first, broke it with his second and extended the record with a third.

By the time he left Barcelona in 2021 he had extended that mark to 672 goals.

A record 91 goals in a year

A stat so amazing you have to go back to double check to make sure it really happened.

In 2012 Messi hit his 91st goal of the year in Barcelona's 3-1 win at Real Valladolid on 22 December.

It earned him a place in the Guinness Book of Records., external

He netted 79 goals for Barcelona and 12 for Argentina - in a total of 69 games for club and country.

It was enough to earn Messi a then-unprecedented fourth consecutive Ballon d'Or - even though he only won the Copa del Rey in 2012 for all those goals.

New La Liga scoring record

This was the second major record Messi broke with a hat-trick.

He hit three in a 5-1 win over Sevilla on 22 November 2014 to become the top scorer in La Liga's history.

Messi equalled Telmo Zarra's 251-goal mark - set in 1955 by the Athletic Club forward - with a free-kick, before breaking it and stretching it with a third.

He ended up on 474 goals, far clear of Ronaldo's 311 for Real Madrid.

A 500th Barcelona goal - and in another El Clasico

All the narratives seemed to come together in Barcelona's 3-2 win at Real Madrid on 23 April 2017.

The World Cup success in 2022 was Messi's greatest moment of an amazing career

Messi popped up with an injury-time goal, sweeping home a first-time shot from the edge of the area. It was an El Clasico winner, his 500th Barcelona goal and it sent his side top of the table - although Real would go on to win the league at the end of that season.

For good measure, he pulled out an iconic celebration when he took off his shirt and held it out so the Bernabeu faithful could see his name.

Tears at end of 21-year Barcelona stay

The almost unthinkable happened in August 2021 as Messi left Barcelona on a free transfer.

After 21 years, 672 goals and 35 trophies, he had to leave because the club could not afford to honour the new contract they agreed because of La Liga's salary limit.

In an emotional news conference, a tearful Messi said: "My family and I were convinced we were going to stay here, at home.

"I don't want to leave this club - it's a club I love and this is a moment I didn't expect."

Despite being linked with Manchester City, he joined Paris St-Germain.

First international trophy with Argentina

On 11 July, 2021, Messi - at the age of 34 - won his first senior international trophy as Argentina beat Brazil 1-0 in the Copa America final at the Maracana.

He was named player of the tournament after scoring four goals.

An emotional Messi fell to the ground as the full-time whistle blew and was thrown in the air by his team-mates as they celebrated.

He won his second Copa America three years later.

World Cup triumph & best player award

It was a triumph and moment that looked like it would never happen, with Messi having previously retired from international football before coming back.

It was always the thing held against him in debates about whether he was the greatest footballer of all time.

Messi scored two goals, and his effort in the 2022 shoot-out, as Argentina beat France on penalties after a 3-3 draw in the best World Cup final ever.

He was named player of the tournament, having netted seven times - including efforts in each knockout round.

A record eighth Ballon d'Or

Messi won another two Ballons d'Or after leaving Barcelona - one at Paris St-Germain and one at Inter Miami - to extend his record haul to eight.

His last one came in October 2023 after he won the World Cup and helped his Major League Soccer side lift the Leagues Cup for their first trophy.

"I couldn't imagine having the career I've had and everything I've achieved, the fortune I've had to be part of the best team in history," he said.

"All of them [Ballon d'Or awards] are special for different reasons."

The World Cup's top scorer - albeit briefly

If 2026 was to be his last World Cup, Messi certainly went out in style.

His eight goals in the tournament took him 21 in the World Cup - more than anyone has ever scored, until Mbappe went past that tally to 22 in the Bronze Final defeat by England.

Aged 39, Messi's World Cup may have ended in disappointment - as Argentina lost to Spain in the final - but individually it was another month on football's biggest stage few will forget.

BBC

FIFA members should decide Infantino's future at 2027 election, says CAF president

LONDON

UNDER pressure FIFA president Gianni Infantino's fate should be decided by the organisation's 211 member associations at next March's elections, Confederation of African Football (CAF) president Patrice Motsepe said.

Infantino, who is seeking re-election, has faced open revolt after three confederations -- UEFA, AFC and CONCACAF -- attacked his conduct and called for him to quit, opens new tab following his aborted bid to bring private investment into FIFA competitions, including the World Cup.

But Motsepe believes it should be up to all FIFA members to decide whether Infantino remains president at the organisation's 77th Congress in Rabat, Morocco on March 18.

"Elections are taking place next year. We should allow that process to continue and let the 211 members decide," Motsepe told Sky News on Wednesday. "If there are candidates who

want to stand against him, put up their names. That's the right thing.

"What I like to focus on is the unity, the cooperation. How do we continue to develop and grow football in the midst of the challenges we have? We must deal with those challenges, resolve them and move on."

Motsepe believes leaders should be open to scrutiny, but says FIFA has processes in place to deal with complaints.

"If I, as a president, behave in a manner that does not reflect due process or governance, I should be subject to interrogation and have those questions asked of me," he said. "If anyone has got a problem against anybody, whether it's Gianni or anybody else, follow the FIFA process. And if you want to take him out, go for elections. Simple as that.

"Let the 211 member associations decide. The vote will express whether they have confidence in him or not. Everybody is entitled to fair judgement and fair treatment. Everybody should be heard. Due process, governance and legality are non-negotiable."

Motsepe confirmed Infantino still has the support of CAF.

"He's been loyal to African football. He enjoys the support of Africa," he said.

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PUBLICATION OF SEMI ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY AS OF 30TH JUNE 2026

ISSUED PURSUANT TO GUIDELINES 24 AND 25 OF THE MARKET DISCIPLINE GUIDELINES FOR BANKS AND FINANCIAL INSTITUTIONS 2023

PUBLICATION OF PRUDENTIAL REGULATORY METRICS AS AT 30TH JUNE 2026

S/n	Metric	a Jun-26	b Mar-26	c Dec-25	d Sep-25	e Jun-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	24,686.54	16,592.67	16,420.54	15,749.57	16,112.76
2	Tier 1	24,686.54	16,592.67	16,420.54	15,749.57	16,112.76
3	Total capital	24,686.54	15,637.90	16,420.54	15,749.57	16,112.76
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	46,826.35	45,741.22	42,324.71	59,565.99	59,839.71
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	51%	34%	39%	26%	27%
6	Tier 1 ratio (%)	51%	34%	39%	26%	27%
7	Total capital ratio (%)	51%	34%	39%	26%	27%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	39%	22%	27%	14%	15%
9	Total of bank CET1 specific buffer requirements (%)	2.5%	2.5%	2.5%	2.5%	2.5%
10	CET1 available after meeting the bank's minimum capital	26%	14%	14%	14%	15%
	Basel III leverage ratio					
11	Total Basel III leverage ratio exposure measure	138,258.41	101,685.85	101,685.85	101,685.85	102,902.33
12	Basel III leverage ratio (%)(Tier 1 Capital / Exposure Measure)	20.23%	12.78%	16.15%	15.49%	15.66%
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets (HQLA)	36,459.70	42,763.97	23,931.55	20,655.41	23,523.65
14	Total net cash outflow	2,477.09	1,165.45	2,549.36	2,325.70	3,752.22
15	LCR (%)	1472%	3669%	939%	888%	627%
	Net Stable Funding Ratio					
16	Total available stable funding	19,225.80	20,264.66	20,264.66	20,264.66	20,939.83
17	Total required stable funding	7,178.66	5,464.76	5,464.76	5,464.76	5,773.14
18	NSFR (%)	268%	371%	371%	371%	363%

PUBLICATION OF QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY RATIOS AS OF 30TH JUNE 2026

S/No	Particulars	Amount Million Shillings
1	**Common Equity Tier 1 capital (CET1): Instruments and reserves**	
2	Fully Paid-up Ordinary shares Capital	46,264.41
3	Share Premium arising from Ordinary shares	-
4	Retained earnings less foreseeable dividends	(21,704.81)
5	Other disclosed reserves;	-
6	Year to date profits of:	
7	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	126.95
8	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank;	-
9	**CET 1 before Regulatory Adjustments**	**24,686.54**
10	**Regulatory adjustments applied to CET1:**	**973.57**
11	Year to date losses;	-
12	Goodwill;	-
13	Other intangible assets;	-
14	Deferred tax assets that rely on future profitability;	-
15	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank;	-
16	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.	
17	Pre-paid expenses;	973.57
18	Pre-operating expenses.	-
19	**Common Equity Tier 1**	**23,712.97**
20	**Additional Tier 1 Capital**	**0**
21	Non-cumulative Irredeemable Preference Shares	-
22	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-
23	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-
24	**Additional Tier 1 Capital before regulatory adjustments**	**0**
25	**Regulatory adjustment applied to Additional Tier 1 capital**	**0**
26	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-
27	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-
28	**Available Additional Tier 1 Capital**	**0**
29	**Available Tier 1 Capital**	**23,712.97**
30	**Tier 2 Capital**	**0**
31	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-
32	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-
33	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-
34	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-
35	**Available Tier 2 Capital**	**0**
36	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	**23,712.97**
37	**Total Risk Weighted Assets (RWA)**	**46,826.35**
38	**Capital Ratios and buffers (in percentage of risk weighted assets)**	**0**
39	CET1 to total RWA	**51%**
40	Tier-1 capital to total RWA	**51%**
41	Total capital to total RWA	**51%**
42	Capital conservation buffer	**38.64%**
43	**Minimum capital requirements prescribed by the Bank of Tanzania**	**0**
44	CET1 to total RWA	**8.50%**
45	Tier-1 capital to total RWA	**10.00%**
46	Total capital to total RWA	**12.00%**
47	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	**2.50%**

PUBLICATION OF LEVERAGE RATIO AS OF 30 JUNE 2026

S/NO	Particulars	Amount in TZS Mil
1	Total Assets as calculated under BOT FORM 16-1 to be submitted Monthly (Line item 77)	122,736.50
2	Total Off Balance Sheet Exposures as calculated under BOT FORM 16-1 Schedule 15(ii) NEW (Line item 53)	-
3	Total Exposure Measure (Item 1 plus 2)	122,736.50
4	Tier 1 Capital as calculated under BOT Form 16-1 (Schedule 10(i)) NEW (Line item 28)	23,712.97
5	Leverage Ratio	19.32%

PUBLICATION OF LIQUIDITY COVERAGE RATIO AS OF 30 JUNE 2026

S/NO	PARTICULARS	Outstanding Amount in TZS Mil	Factor	Net Amount in TZS Mil
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	683.14	100%	683.14
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress[1]	9,476.04	100%	9,476.04
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	24,400.52	100%	24,400.52
5	Unencumbered Government securities maturing within 1 year	2,000.00	95%	1,900.00
6	Unencumbered Government securities maturing after 1 year	0.00	80%	0.00
7	**Total high quality liquid assets**	**36,559.70**		**36,459.70**
8	**Cash Outflows**	**0**		**0**
9	Demand deposits	8,284.28	10%	828.43
10	Savings deposits	3,441.82	10%	344.18
11	Time deposits (maturing in 30 days)	7,329.40	100%	7,329.40
12	Deposits from banks and financial institutions (maturing in 30 days)	0.00	100%	0.00
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	0.00	100%	0.00
14	All other contractual cash outflows (maturing in 30 days)	0.00	100%	0.00
15	Undrawn and unexpired overdrafts	4,687.81	30%	1,406.34
16	Undrawn balances of loans	0.00	10%	0.00
17	Other contingent funding liabilities (such as guarantees and letters of credit)	0.00	5%	0.00
18	**Total cash outflows**	**23,743.31**		**9,908.35**
19	**Cash Inflows**	**0**		**0**
20	Loans and advances (maturing within 30 days)	5,458.39	50%	2,729.20
21	Due from banks and financial institutions (maturing in 30 days)	20,000.00	100%	20,000.00
22	All other contractual cash inflows (maturing in 30 days)	0.00	100%	0.00
23	Net derivatives cash inflows	0.00	100%	0.00
24	**Total cash inflows**	**25,458.39**		**22,729.20**
25	Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows			**2,477**
26	Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)			**1472%**

[1] Balances with Bank of Tanzania excluding Statutory Minimum Reserve

PUBLICATION OF NET STABLE FUNDING RATIO AS OF 30 JUNE 2026

S/NO	PARTICULARS	Carrying Amount in TZS Mil	Factor	Weighted Amount in TZS Mil
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	16,334.59	100%	16,334.59
3	Additional Tier 1	0	100%	-
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	0	100%	-
5	Borrowings and liabilities with maturities of one year or more	0	100%	-
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	0	95%	-
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	0	90%	-
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	0	50%	-
9	Operational Deposits	5,782.41	50%	2,891.20
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	0	50%	-
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	0	50%	-
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	0	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year.	0	50%	-
14	Deferred tax liabilities maturing within six months.	0	50%	-
15	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	0	100%	-
16	Minority Interest with residual maturity between six months and less than one year.	0	50%	-
17	Minority Interest with effective maturity of less than six months.	0	0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	0	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	0	0%	-
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	0	0%	-
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	0	0%	-
22	**Total Available Stable Funding (ASF) [sum (1)-(21)]**			**19,225.80**
23	**Required Stable Funding (RSF)**			**0**
24	**On-balance sheet**			**0**
25	Cash	683.14	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	15,626.27	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	0	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	0	0%	-
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	0	5%	-
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	0	10%	-
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	0	15%	-
32	HQLA encumbered for a period of six months or more and less than one year.	0	50%	-
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	0	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	4,400.52	50%	2,200.26
35	All other assets not included in the above categories with residual maturity of less than one year.	2000	50%	1,000.00
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	0	65%	-
37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	0	65%	-
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	0	85%	-
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	0	85%	-
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	0	85%	-
41	Physical traded commodities, including gold	0	85%	-
42	All other assets that are encumbered for a period of one year or more	3,975.02	100%	3,975.02
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	0	100%	-
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	0	100%	-
45	**Off-balance sheet**	0		
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	0	5%	-
47	Unconditionally revocable credit and liquidity facilities	0	5%	-
48	Trade finance-related obligations (including guarantees and letters of credit)	338.04	1%	3.38
49	Guarantees and letters of credit unrelated to trade finance obligations	0	1%	-
50	Other non-contractual obligations	0	1%	-
51	All other off balance-sheet obligations not included in the above categories.	0	5%	-
52	Total Required Stable Funding (RSF) [sum (22)-(47)]			**7,178.66**
53	Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding)			**268%**

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SPORT

Messi's most iconic moments as he ponders future in soccer

PAGE 19

Coach Mngqithi hails Yanga's discipline after Simba victory

By Correspondent Seth Mapoli

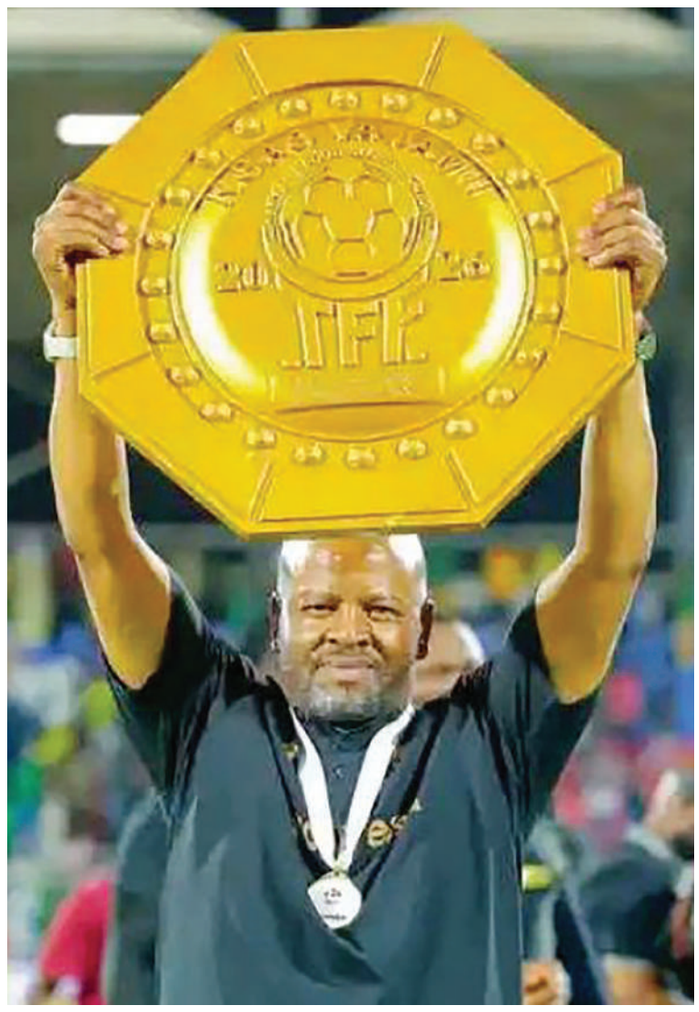
YOUNG Africans SC (Yanga) head coach Manqoba Mngqithi has described his side's 1-0 victory over arch rivals Simba SC as a deserved and important win, praising his players for their discipline, effort, and tactical execution throughout the 90 minutes.

Speaking after the tightly contested derby, Mngqithi said he was pleased with how his team controlled large parts of the match, particularly in the first half, where he felt Young Africans dictated the tempo and created better chances.

"It is a good win," said Mngqithi. "I think we were in control of the game from the first half. We could have created more scoring opportunities, but we did not take them. We were a bit wasteful in the final third, which is an area we need to improve."

Despite the missed chances, the South African tactician expressed satisfaction with his players' commitment and adherence to the game plan, noting their intensity and fighting spirit until the final whistle.

"I am proud of the work they put in, their energy, their desire to keep fighting, and how they followed the tactical instructions," he added.



Mngqithi also highlighted the importance of his tactical adjustments late in the game as Simba increased pressure in search of an equaliser. He explained that his substitutions were aimed at stabilising key areas of the pitch under threat.

He said introducing Mohamed Hussein helped neutralise pressure coming from the left side, while Max Nzengeli was tasked with supporting defensive duties on the right alongside Yao Kouassi.

"At some point I had to bring in Mohamed Hussein 'Tshabalala' to deal with the pressure coming from our left side. When I introduced Tshabalala, things settled. I also used Nzengeli to help on the right side together with Yao, and that brought stability," he explained.

The coach also brought on Allan Okello to improve ball retention, although he admitted the changes did not fully deliver the impact he had hoped for.

Reflecting on the early stages of the match, Mngqithi said Young Africans expected a strong start from Simba and were prepared to endure pressure in the opening minutes. He revealed that his side had to "suffer" for the first 15 minutes but remained disciplined with the objective of avoiding conceding early.

"We had to suffer in the first 15 minutes. We knew they would come with high intensity, but we also knew that if we stayed in the game without conceding, they would start making rushed decisions," he said.

According to Mngqithi, that plan worked as the match progressed, with Simba eventually leaving gaps at the back, which Young Africans exploited to score the decisive goal.

The victory strengthens Young Africans' momentum as they continue their campaign, with Mngqithi emphasising the need to improve efficiency in front of goal to ensure better conversion of chances in future matches.

Yanga defeat offers Simba valuable lessons, says Barker

By Correspondent Seth Mapoli

SIMBA SC head coach Steve Barker has called on his players to use their 1-0 defeat to arch-rivals Young Africans (Yanga) in the Community Shield as an important learning experience as they turn their attention to the 2026/27 Mainland Premier League campaign.

Simba suffered a narrow defeat at the New Amaan Complex in Zanzibar on Wednesday night, with Albert Kangwanda scoring the only goal of the Dar es Salaam derby in the first half to hand Young Africans back-to-back Community Shield titles.

Although the result was disappointing for Simba, Barker believes the match provided his side with a valuable opportunity to assess their current level of preparation and identify areas that require improvement before the competitive season gathers pace.

Reflecting on the match, Barker admitted that Simba made a strong start and controlled much of the opening stages.

"We started the game really well. I think the first 20 to 25 minutes we dominated both possession and territory, and created chances," Barker said.

However, the South African coach felt Simba gradually allowed Young Africans back into the contest after making a number of mistakes in possession.

"Unfortunately, after about 25 minutes, a couple of loose passes got them a little bit back into the game. The momentum shifted a little bit up until halftime," he explained.

Young Africans took advantage of that momentum and eventually found the breakthrough through Kangwanda, who finished a move created by left back Chadrack Boka.

Barker admitted Simba struggled to maintain the same attacking fluidity after the interval, particularly when trying to create clear opportunities.

"In the second half, I thought we lacked a little bit of fluidity, especially going forward and in attack. We probably didn't create as many opportunities as we would have wanted," he said.

Simba improved towards the closing stages and pushed for an equaliser, but Young Africans' defensive organisation prevented them from finding a way through. For Barker, those moments provide important lessons as he continues to build a squad that has undergone significant changes during the transfer window.

Despite his disappointment, Barker believes playing a competitive derby before the league season begins was beneficial for his team.

"I don't believe we were 100 percent at our sharpest right now, but I think a match like this was good for us to get that match fitness and match sharpness to prepare us for the league, which is obviously another objective of ours," he said.

He stressed that Simba cannot afford to dwell on the defeat, with several major objectives still ahead during the 2026/27 campaign.

"It's very disappointing. It's not the result we wanted, but we take lessons from this. We learn, we grow, and we make sure that we improve in the areas that need improvement," Barker added.

With the Community Shield now behind them, Simba will immediately shift their attention to the Premier League, where they are expected to challenge for domestic honours.

Their league campaign begins on Sunday, August 16, when they travel to face Kagera Sugar at Kaitaba Stadium. They will then face Pamba Jiji away on August 19 before another away fixture against Singida Black Stars on August 22.

Simba's first home league match is scheduled for August 27 against Coastal Union at Uhuru Stadium. The next Dar es Salaam derby will come on October 10, when Simba host Young Africans in the league, giving Barker's side an early opportunity to respond to their Community Shield disappointment.

Kangwanda credits Mngqithi tactics for Simba victory

By Correspondent Nassir Nchimbi

YOUNG Africans SC (Yanga) newly signed winger Albert Kangwanda has credited head coach Manqoba Mngqithi's tactical instructions for helping the club secure a 1-0 victory over arch-rivals Simba SC in the Community Shield final at New Amaan Complex in Zanzibar.

Kangwanda scored the decisive goal and revealed that Mngqithi's strategy focused on aggressive forward movement and maintaining a strong presence inside Simba's penalty area during attacking transitions.

"The coach made it clear that we needed to overload the final third and maintain a strong presence inside the box whenever we moved forward. That tactical discipline created the space and opportunity for the winning goal," Kangwanda said.

The victory secured Young Africans' 10th Community Shield title, extending their lead over Simba, who have won the competition seven times.

Both sides entered the derby seeking a positive result after disappointing preseason friendly outings. Young Africans had suffered a 2-1 defeat to Congolese side Aigles du Congo, while Simba were also looking to build momentum ahead of the new season.

Despite Simba being widely regarded as favourites because of their squad continuity and fewer changes during the off-season, Young Africans' revamped side under Mngqithi produced a disciplined performance to claim the trophy.

Kangwanda said the pressure of playing in the Dar es Salaam derby made the victory even more satisfying.

"I knew coming into this match it wouldn't be easy. This is a derby, and we had to give a huge account of ourselves and maintain the belief that we would succeed as a team. At the end of the day, we made it count and won," he said.

Explaining the move that produced his goal, the Zambian international said Mngqithi had instructed the attackers to commit numbers into the box and attack the near post quickly when the ball was delivered.

Rahma shines as 2026 Tanzania Women's Premier League wind up

By Correspondent Japheth Kazenga

PROMISING female cricketer Rahma Yahaya had a memorable outing with the ball as the inaugural Tanzania Women's Premier League came to an end in Dar es Salaam recently.

Rahma, who was a member of the showdown's eventual winners Nyati, ended up as the tournament's Best Bowler- having garnered nine wickets. In five matches the youthful female cricketer featured for Nyati, she bowled 18 overs, gave away 73 runs and had the 4.06 economy rate.

The best bowling showing for Rahma had her notching 6-3 in three overs, as Nyati defeated Tembo by 38 runs to boost their title quest.

The Tanzania Cricket Association (TCA)-organized showdown had seen four teams- Nyati, Twiga, Swala, and Tembo- battle for the top honour, as the association stepped up its effort to improve domestic women cricket standards.

It was a historic moment for Tanzanian women's cricket as Nyati defeated Swala by eight wickets in the final to win the first-ever Tanzania Women's Premier League trophy.

After restricting Swala to 65/8 in 20 overs, Nyati's cricketers chased down the 66-run target in 9.1 overs with a composed batting performance to seal their triumph. The in-form Rahma's bowling exploits came to view in the clash, grabbing 2-12 in four overs for the eventual winners and, thus, laying claim to the showdown's Best Bowler status.

Nyati women's cricket team's Rahma Yahaya poses for a photo with Tanzania's senior women cricket team's coach, Imran Nackerdien, upon the climax of the 2026 Tanzania Women's Premier League in Dar es Salaam recently. Rahma was declared the tournament's Best Bowler. PHOTO: COURTESY OF TANZANIA CRICKET ASSOCIATION

The Tanzania Women's Premier League 2026, played at the Annadil Burhani venue, eventually, concluded successfully after five exciting days of competition. The triumphant Nyati ended up with the best Net Run Rate of 0.7095, topping the table with six points, whereas Twiga posted the -0.0206 Net Run Rate to secure second spot on the table.

Swala, the tournament's eventual runners-up, notched the -0.3283 Net Run Rate, followed by Tembo, who finished at the bottom with the -0.3922 Net Run Rate. The showdown celebrated the growth and rising standard of women's cricket in Tanzania while coinciding with ICC Women's Cricket Week.

A total of 10 matches, played in T-20 format, took place, bringing together 52 players. The participating teams scored 1,905 runs, and there were 111 wickets taken, 99 fours and four sixes posted.

Fielding highlights constituted 61 catches and 16 run outs, the highest team score was 132 runs, whereas the highest individual score was 83 runs.

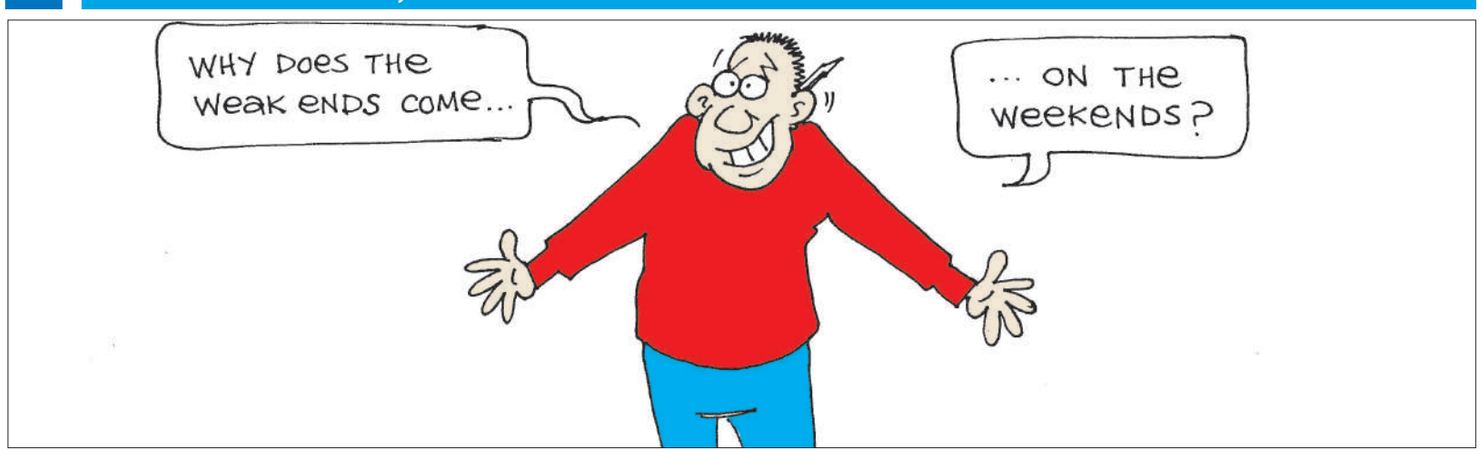
Saum Godfrey was declared the Player of the Series, nailing 192 runs and securing three wickets in five outings, and Perice Zakayo was adjudged the Best Batter, garnering 136 runs. The Best Wicketkeeper prize went to Linda Justine with nine dismissals, whereas Lightness Yona won the showdown's Best Fielder prize with four catches.

The tournament, the TCA said, provided an excellent platform for talent identification, with several promising players aged 11-16 impressing coaches and selectors throughout the week.

The association disclosed that the presence of the senior national women's team head coach Imran Nackerdien, regional coaches, and selection committee ensured valuable opportunities for players' assessment and development.

The TCA appreciated all players, coaches, officials, volunteers, supporters, and the management of Annadil Burhani cricket ground for helping deliver a memorable tournament. The association, moreover, congratulated Nyati for lifting the inaugural Tanzania Women's Premier League title.

The Saum-led Nyati cricketers enjoyed a remarkable campaign on their way to the triumphant finish. Swala's cricketers, led by Hudaa Omary, were as well credited for putting an outstanding showing throughout the tournament.

As cricket stakeholders in Tanzania celebrated the ICC Women's Cricket Week, the tournament, according to TCA, highlighted the talent, passion, and bright future of women's cricket in the country.

Flexibles by David Chikoko