In repaying fixed monthly amounts, you can avoid premium increases during the year and it allows you to manage your cash flow more effectively," Matundu said.

He added: "The Insurance Premium Finance (IPF) Facility is available to finance the full premium payment to the Insurance Company giving you the freedom to spread the repayments for the premiums whilst preserving your cash flows for other business opportunities."

Abubakar Ndwata, Director of Supervision for Tanzania Insurance

the process of establishing a Trust Account. This is a good move that will help strengthen the supervision of the insurance industry in line with the legal and regulatory requirements set out by the TIRA

African leaders mitigate climate change impacts

By Correspondent Khairat Haji

AFRICAN leaders have committed to mitigate the effects of climate change and seek solutions to prevent further impacts on the people's lives.

They made their commitments in the Nairobi Declaration, after the just-concluded three-day climate change meeting.

The leaders emerged with resolutions on addressing climate change.

In their declaration, leaders expressed their concern that many African countries are currently facing the effects of climate change, including unpredictable weather patterns such as prolonged droughts, floods, and forest fires. These phenomena pose a significant humanitarian crisis and have adverse impacts on the economy, health, education, peace, and security.

They called for urgent and collective actions from all nations to reduce emissions and lower the levels of greenhouse gases in the atmosphere, major drivers of climate change.

"We recognize that Africa bears no historical responsibility for the global temperature rise, yet it bears the brunt of its impacts, affecting people's health, livelihoods, and economies," their declaration reads in part.

They also noted that Africa has the potential and determination to be part of the global solution to climate change, highlighting the region's youthful workforce, abundant renewable energy resources, and other factors that can contribute to a more effective approach to combat climate change and achieve their carbon neutrality goals.

They also urged the international community to take swift action in reducing greenhouse gas emissions, fulfilling their roles as major contributors, meeting past commitments to provide $100 billion annually as promised 14 years ago in the Copenhagen conference, and discontinuing the use of coal and all harmful energy subsidies.

They called positive investments in climate-related initiatives that will promote economic growth and transform the planet, enabling African countries to achieve middle-income status by 2050.

African leaders pledged to promote and implement policies and regulations that attract domestic, regional, and international investors in green growth and sustainable economies. This will help address the impacts of climate change, such as droughts and floods.

On food security, African leaders agreed to strengthen efforts to increase agricultural yields and shift away from traditional farming practices that do not guarantee food security.

"We recognize that Africa bears no historical responsibility for the global temperature rise, yet it bears the brunt of its impacts, affecting people's health, livelihoods, and economies

across the country.

"Yes, we have rece
reports on the allege

**Opposition ACT-Wazalendo s
Kiwani in Zanzibar.** Photo: C

Rotary c
to suppo

By Guardian Reporter

THE Rotary Club of Oyst
organised the Goat Race
raising 320m/- to support e
health and social services
scholarships for Tanzania
infrastructure support i
schools and other efforts in
education.

Organised over the wee
light-hearted event was u