

THE COMPANIES ACT,

[Act No. 12 of 2002]

**MEMORANDUM AND
ARTICLES OF ASSOCIATION
OF
MELAKA LOGISTICS LIMITED**

Incorporated this.....^{05TH} day of.....^{JANUARY}.....2023.

DRAWN BY:-

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P.O Box 34674

Dar es Salaam, Tanzania.

COMPANIES ACT (CAP 212)

PRIVATE COMPANY LIMITED BY SHARES

MEMORANDUM OF ASSOCIATION

OF

MELAKA LOGISTICS LIMITED

1. The name of the Company is **MELAKA LOGISTICS LIMITED**.
2. The Registered office of the Company is situated in the Mainland of the United Republic of Tanzania.
3. The objects for which the company is established are (and it is expressly declared that the several sub-clauses of this clause and all the powers thereof are to be cumulative and in no case is the generality of any one sub-clause nor is any general expression in any sub-clause or by the application of any rule of construction ejusdem generis or otherwise)
 - a. To carry on business of carriers of passengers as well as goods by running buses, omnibuses, motor cars, motor Lorries, motor trunks, and all vehicles of all types used for this purpose, such as places or places on such line as may from time to time be thought fit.
 - b. To undertake and carry on the business of courier services for carrying packages, parcels and other items.
 - c. To provide end to end logistic solutions and supply chain management in all forms including consolidation, transportation (road, water, sea) handling and dealing in cargo containers, management of terminals and storage of goods of any nature at any place.
 - d. To carry on the business of agency, representation and consultation of foreign shipping companies and take permit for operating trucks, tankers, buses and other related services with a view to run and provide services.
 - e. To provide all kinds of logistics consultancy services.

- f. To carry on the business of storage, warehousing, transportation and handling of all kinds of cargo, whether containerized or not, from any port station to any container freight station or any inland container depot and freight carriers, transportation of goods.
- g. To open booking stations at various places on different lines to book luggage and goods for transport.
- h. To coordinate with any form of agency including local bodies, municipalities, state as well as Central Government, public undertaking, for providing transport facilities for carrying goods within the country.
- i. To carry on all or any business of travel agents, transport, cartage and haulage contractors, garage proprietors and chatters of road vehicles, aircraft and ships tugs, barges and ships tugs.
- j. To organize, establish, conduct, manage and maintain engineering repair workshops, service stations, services centers, testing centers and assembly shops for all types of vehicles including buses, motor cars, motor lorries, motor trucks .
- k. To carry on business as insurance brokers and agents , and underwriting agents in all classes of insurance and as insurance advisors and consultants, consultant assessors and enter into partnership or into any arrangement with any person , firm or company carrying on insurance activities for the provision of insurance policies and act as insurance commission agents, brokers, company of such person, firm or company as the case may be for the purposes of directly or indirectly benefit this company.
- l. To carry on the business of importers, exporters, manufacturers, traders, dealers, agents and warehousing of all types of electrical components, building materials.
- m. To act as financial advisors, consultants, secretaries, managers and trustees in respect of any matter relating to the finance management, marketing research and as business and tax consultants.
- n. To invest the money raised or borrowed by the company in and to hold, sell and deal with the stock, shares, bonds, debentures, debenture stock, obligations, notes and securities of any government, state, company, corporation, municipal or local or other body or authority.
- o. To borrow and raise money and to secure or discharge any debts or obligation of or binding on the company in such manner as may be thought

fit and, in particular, by legal and equitable mortgages and charges upon the undertaking and all or any of the property and assets (present and future) and the uncalled capital of the Company or by the creation and issue on such terms and conditions as may be thought expedient of debenture, debenture stock or other securities of any description.

- p. To lend or advance money to employers, salaried employees and other persons with or without securities of all descriptions, whether real or personal and to grant loans upon mortgages of any lands, buildings and premises of whatever tenure in Tanzania, for the improvement thereof or otherwise.
- q. To provide money transfer services, facilitating payment systems through operating current account and other accounts for individuals, Government departments, NGOs, SMEs, Companies religious organizations and other institutions.
- r. To purchase, sell take on lease property buildings or lands, estates plantation and to cultivate, improve, manage, develop or otherwise turn to account, deal with or dispose of the same in any manner whatsoever, and likewise to acquire and deal with any agricultural ranching, grazing, and planation.
- s. To enter into agreement with the government or any authorities municipal local otherwise that may seem conducive to this company's objectives or any of them and to obtain from the government or any such authority any right, privileges and concessions which the company may think it desirable to obtain and to carry out and exercise and comply with any such rights, privileges and concessions.
- t. To undertake and direct the management of the property, buildings, lands and estates (of any tenure or kind) of any persons, whether members of the company or not, on the capacity of stewards or receivers or otherwise.
- u. To establish companies and association for the prosecution of execution of undertakings, works, projects or enterprises of any description, whether of a private or public charter in Tanzania or elsewhere and to acquire, underwrite and dispose off shares and interests in such companies or associations or in the undertakings thereof.
- v. To purchase or otherwise acquire all or any part of the business, property and liabilities of : any company carrying on any business within the objects

- of the company or (ii) any person or firm carrying on any business within the said objects, and to conduct and carry on, or firm carrying on any business within the said objects, and to conduct and carry on or liquidate and wind up, any such business.
- w. To accept payment for any property or rights sold or otherwise dispose off, or dealt with or for any services rendered by the Company, either in cash, by installments or otherwise, or in shares of any company with or without deferred or preferred rights in respect of dividend or repayment or capital or otherwise or by means of a mortgage or by debentures or debenture stock of any company or partly in one mode and partly in another, and generally on such terms as the company may determine and to hold, deal with or dispose off any consideration so received.
 - x. To let on lease any such premises or parts thereof and to provide such facilities for the occupier or tenants thereof as are commonly provided in residential flats, business offices or hotels.
 - y. To procure capital for any company in any country but particular in Tanzania, formed for the purpose of carrying into effect any objects connected with lands such as companies formed for purposes of agriculture, land credit and various dealings in immovable property and to issue the capital of such companies, to subscribe for purchase of dispose of and otherwise deal in the shares, bonds and securities of such companies or other securities on immovable property.
 - z. To carry on business as financiers, hire purchase, concessionaries and merchants and to undertake and to carry on and execute all kinds of financial, commercial, trading and other operations and to carry on any other business which may seem to be capable to being conveniently carried on in connection with any of these objects or calculated directly or indirectly, to enhance the value of, or facilitates the realization of, or render profitable any of the Company's property or rights.
 - aa. To vary the investments of the company.
 - bb. To mortgage or charge all or any part of the immovable property and rights of the company including its uncalled capital.
 - cc. To acquire any such shares, stocks, debentures, debenture stock script, bonds, notes securities, obligations, finds or loans by original subscription, tender, purchase, participation in syndicates, exchange or otherwise and

- whether or not fully paid up, and to subscribe for the same either conditionally or otherwise and to guarantee the subscription thereof, and to exercise and enforce all rights and powers conferred by or incident to the ownership thereof and to vary and transpose from time to time as may be considered expedient any powers conferred by or incident to the ownership thereof and to vary and transpose from time to time as may be considered expedient any of the company's investments for the time being.
- dd. To pay for any property or assets acquired by the company either in cash or fully or partly paid shares acquired by the Company either in cash or fully or partly paid shares or by the issue of securities or obligations, or partly in one mode and partly in another and generally on such terms as may be determined.
- ee. To establish and support or aid in the establish and support of any associations, institutions, funds, trusts and clubs , calculated to benefit the employees or ex-employees of the Company, or any of its predecessors in business, or of any company , or any of its predecessors in business, or of any company which is a subsidiary company of the Company or is allied thereto or associated therewith, or the dependents or connections of such persons and to grant or provide pensions and allowances, to make or enter into arrangements for the provision of policies of life assurance, pensions or benefits, to establish or support finds, trusts and schemes (including funds, trusts and schemes providing for payment towards insurance) which may be considered to promote such purposes or benefit any such persons or otherwise to advance the interest of the company or its members.
- ff. To draw, make, accept, endorse, execute and issue promissory notes, bills of exchange, debentures or other negotiable or transferable instruments.
- gg. To promote the registration or incorporation of the company in or under the laws of any place outside Tanzania.
- hh. To promote or assist in the promotion of any company having objects similar to or complementary to the objects of the company and to subscribe, underwrite, buy or hold the shares, stock, debentures, debenture stock or other obligations of such Company.
- ii. To guarantee the payments or performance of any debts, contracts or obligations or become security for any person, firm or company , for any purpose whatsoever and to act as agents for the collection, receipts or



payments of money and generally to act as agents for and render services to customers and others, and generally to give guarantees and indemnities and to secure the same by and create and issue bonds, debentures stock, perpetual or redeemable, mortgages, charges all or any of the company or any part thereof, to purchase any securities so issued and receive deposits or moneys on any terms.

- jj. To do all such other things as are incidental or the Company may think conducive to the attainment of the above objects or any of them.

It is hereby declared that the word "Company" save when used in reference to this company, in this clause shall be deemed to include any partnership or other body of persons, whether domiciled in East Africa or elsewhere.


- 4. **The liability of the members is limited by shares.**
- 5. **The Share capital of the company** is Tanzanian shillings One hundred Billion only (TZS 100, 000,000,000/-) divided into 100,000,000 ordinary shares of Tanzanian shillings One Thousand (TZS 1,000/-) each with such powers, privileges and conditions respectively attached thereto as may from time to time increase or reduce and to consolidate or divide the capital from the time being into several clauses and to attach thereto respectively such preferential, deferral, qualified or special rights, privileges or conditions as may be determined by or in accordance with regulation of the company or to vary, modify abrogate any such rights, privileges or conditions in such manner as may from the time being be provided by the regulation of the company.

We, the persons whose names and addresses are subscribed, desire to be formed into a Company, in pursuance of this Memorandum of Association and we respectively agree to take the number of shares in the Capital of the Company set opposite our respective names.

Names, Postal Address and Description of Subscriber	Number of Shares Taken by Each Subscriber	Signature of Each Subscriber
FAROUGH AHMED BAGHOZAH Tanzania, Dar Es Salaam Region, Kinondoni District, Msasani Peninsular Ward, Plot NO. 262, Block B. Kimweri Avenue Street, P.O. Box 12288.	70000000	
AHMED MOHAMED BAGHOZAH Tanzania, Dar Es Salaam Region Kinondoni District, Msasani Peninsular Ward, Plot NO. 262, Block B. Kimweri Avenue Street, P.O. Box 12288.	5000000	

Dated at Dar es Salaam this 18th day of January 2023

BEFORE ME:

Name: **Kelvin Ngeleja**
 Signature: 
 Postal Address: **BOX 34674 DAR ES SALAAM**
 Qualification: **ADVOCATE, NOTARY PUBLIC**



THE COMPANIES ACT (CAP. 212)

PRIVATE COMPANY LIMITED BY SHARES
ARTICLES OF ASSOCIATION
OF
MELAKA LOGISTICS LIMITED

INTERPRETATION

1. In the construction of these Articles the following words shall have the respective meanings hereby assigned to them, unless there is something in the context inconsistent therewith.
- (a) "The Act" means the Companies Act (Chapter 212).
 - (b) "Clear days" in relation to the period of a notice means that period excluding weekend and Public holidays.
 - (c) "The holder" in relation to shares means the member whose name is entered in the register of members as the holder of the shares.
 - (d) "The Office" shall mean the registered office for the time being of the Company.
 - (e) "The Directors" means the director of the Company for the time being who are holding such posts
 - (f) "The register" means the register of members to be kept pursuant to the provisions of the Law
 - (g) "The Seal" means the Common Seal of the Company.
 - (h) "The Board" shall mean the Board of Directors of the Company.
 - (i) "Secretary" shall mean any person appointed to perform the duties of the Secretary of the Company.
 - (j) Expressions referred to writing shall, unless the contrary intention appears, be construed as including as references to printing, lithography, photography, and other modes of representing or reproducing words in a visible form.
 - (k) Words denoting the singular number only shall include the plural number also, and vice versa,
 - (l) "Special Resolution" and "Extraordinary Resolution" have the meaning assigned thereto respectively by the Act.
 - (m) "Office" shall mean the registered office of the Company.

- (n) Unless the context otherwise requires, words or expressions contained in these Regulations shall bear the same meaning as in the Act or any statutory modification thereof in force at the date at which these Regulations become binding on the company.

THE COMPANY

2. The Company is a private company, and accordingly: -
- (a) The right to transfer is restricted in the manner hereinafter provided.
 - (b) The number of members of the Company (not including persons who are in the employment of the Company, and persons, who having been formerly in the employment of the Company were while in that employment and have continued after the determination of that employment to be members of the Company) is limited to fifty. Provided that where two or more persons hold one or more shares in the Company, jointly they shall for the purpose of this Article be treated as a single member.
 - (c) Any invitation to the public to subscribe for any shares or debentures of the Company is prohibited.
 - (d) The Company shall not have power to issue warrants to bearer.

SHARES CAPITAL

3. **The share capital of the company is** Tanzanian shillings One hundred Billion only (TZS 100,000,000,000/-) divide into 100,000,000/= ordinary shares of Tanzanian shillings of One Thousand (TZS 1,000/-) each with such powers, privileges and conditions respectively attached thereto as may from time to time increase or reduce and to consolidate or divide the capital from the time being into several clauses and to attach thereto respectively such preferential, deferral, qualified or special rights, privileges or conditions as may be determined by or in accordance with regulation of the company or to vary, modify abrogate any such rights, privileges or conditions in such manner as may from the time being be provided by the regulation of the company.
4. Subject to the provisions, if any, in that behalf of the Memorandum of Association, and without prejudice to any special rights previously conferred on the holders of existing shares, any share may be issued with such preferred, deferred or other

special rights or such restrictions, whether in regard to dividend, voting, return of share capital or otherwise, as the Company may from time to time by special resolution determine, and any preference share may, with the sanction of a special resolution, be issued on the terms that it is, or at the option of the Company is liable to be redeemed.

5. If at any time the share capital is divided into different classes of shares, the rights attached to any class may be varied with the sanction of an extraordinary resolution passed at a separate general meeting of the holders of the shares of that class.

(a) In every such separate general meeting the provisions of these regulations relating to general meeting should *mutatis mutandis* apply, but so that the necessary quorum shall be two persons at least holding or representing by proxy seventy-five percent of the issued shares of that class, and that any holder or shares of the class present in person or by proxy may demand a poll.

(b) For the purpose of this Article, the rights conferred upon the holders of the shares of any class issued with preferred or other rights shall not, unless otherwise expressly provided by the terms of issue of the shares of that class, be deemed to be varied by the creation or issue of further shares ranking *pari passu* therewith.

6. The Directors may allot and issue shares in the capital of the Company in payment or part payment for any property sold or transferred, goods or machinery supplied, or for service rendered to the Company in the conduct of its business as fully paid-up shares, and if so issued, shall be deemed to be fully paid up.

7. Every person whose name is registered as a member on the register of members shall, without payment, be entitled to a certificate under the Seal of the Company specifying the share or shares held by him and the amount paid up thereon, provided that in respect of a share or shares held jointly by several persons the Company shall not be bound to issue more than one certificate, and delivery of a certificate for a share to one of several joint holders shall be sufficient delivery to all.

8. No person shall exercise any rights or privileges of a member until he shall have paid all calls and other moneys for the time being due on every share held by him.

9. If a share certificate is defaced, worn out, lost or destroyed, it may be renewed on such terms (if any) as to evidence and indemnity and payment of expenses reasonably incurred by the company in investigating evidence as the directors may determine but otherwise free of charge, and (in the case of defacement or wearing out) on delivery up of the old certificate.
10. No part of the funds of the Company shall directly or indirectly be employed in the purchase of, or in loans upon the security of, the Company's shares, but nothing in this regulation shall prohibit transactions mentioned in the proviso of the Act.
11. The Company shall be entitled to treat the person whose name appears upon the register in respect of any shares as the absolute owner thereof and shall not be under any obligation to recognize any trust or equity or equitable claim to or partial interest in such shares whether or not it shall have express or other notice thereof.

LIEN

12. The Company shall have a lien on every share for all money (whether presently payable or not) called or payable at a fixed time in respect of that share, and the Company shall also have a lien on all shares standing registered in the name of a single person for all moneys presently payable by him or his estate to the Company but the Directors may at any time declare any share to be wholly or in part exempt from the provisions of this regulation. The Company's lien, if any, on a share shall extend to all dividends payable thereon.
13. The Company may sell, subject to the provisions on forfeiture of shares, in such manner as the Directors think fit, any shares on which the Company has a lien, but no sale shall be made unless some sum in respect of which the lien exists is presently payable, nor until the expiration of fourteen days after a notice in writing, starting and demanding payment of such part of the amount in respect of which the lien exists as is presently payable, has been given to the registered holder for the time being of the share, or the person entitled thereto by reason of his death or bankruptcy.
14. For giving effect to any such sale the Directors may authorize some person to transfer the shares sold to the purchaser thereof. The purchaser shall be registered as the holder of the shares comprised in any such transfer and he shall not be bound to see the application of the purchase money, nor shall his title to the shares be affected by any irregularity or invalidity in the proceedings in reference to the sale.

15. The proceeds of the sale shall be received by the Company and applied in payment of such part of the amount in respect of which the lien exists as is presently payable, and the residue shall (subject to a like lien for sums not presently payable as existed upon the shares prior to the sale) be paid to the person entitled to the shares at the date of the sale.

CALLS ON SHARES

16. The Directors may, subject to any conditions of allotment from time to time make calls upon the members in respect of any moneys unpaid on their shares whether on account of the nominal value of the (shares or by way of premium) provided that (except as otherwise fixed by the conditions of allotment) no call on any share shall be payable at less than thirty days from the date of appointment for payment of the last preceding call, and each member shall (subject to being given at least three weeks' notice specifying the time or times and place of payment) pay to the Company at the time or times and place so specified the amount called on his shares.
17. The joint holders of a share shall be jointly and severally liable to pay all calls in respect thereof.
18. If a sum called in respect of a share is not paid before or on the day appointed for payment, the person from whom the sum is due shall pay interest upon the sum at the rate of eight per centum per annum from the day appointed for the payment thereof to the time of the actual payment, but the Directors shall be at liberty to waive payment of that interest wholly or in part.
19. The provisions of these regulations as to the liability of joint holders and as to payment of interest shall apply in the case of non-payment of any sum which, by the terms of issue of a share, becomes payable at a fixed time, whether on account of the amount of the share, or by way of premium, as if the same had become payable by virtue of a call duly made and notified.
20. The Directors may, if they think fit, receive from any member willing to advance the same all or any part of the money unpaid upon the shares held by him beyond the sums actually called upon thereon as a payment in advance of call which shall extinguish, so far as the same shall extend liability upon the shares in respect of which it is advanced, and the Company may pay interest upon the money received, or so much thereof as from time to time exceeds the amount of the calls then made

upon the shares in respect of which it has been received, at such rate as the member paying such sum and the Directors agree.

TRANSFERS AND TRANSMISSION OF SHARES

21. The instrument of transfer of any share shall be executed by or on behalf of the transferor and transferee, and the transferor shall be deemed to remain a holder of the share until the name of the transferee is entered in the register of members in respect thereof.

22. Shares shall be transferred in the following form, or in any usual or common form which the Directors shall approve:-

"I, A.B. of, in consideration of Shs. paid to me by C.D. of (hereinafter called "the said transferee") do hereby transfer to the said transferee the share (or shares) numbered in the undertaking called to hold unto the said transferee, subject to the several conditions on which I hold the same; and I, the said transferee, do hereby agree to take the said aforesaid As witness our hands set below Witness to the signatures of, etc."

23. The Directors may in their absolute discretion decline to register any transfer of shares to a person of whom they do not approve not being already a member of the Company and may also decline to register any transfer to shares on which the Company has a lien. The Directors may also suspend the registration of transfer during the fourteen days immediately preceding the ordinary general meeting in each year. The Directors may decline to recognize any instrument of transfer unless:

(a) A fee-note exceeding two shillings is paid to the Company in respect thereof, and

(b) The instrument of transfer is accompanied by the certificate of the shares to which it relates, and such other evidence as the Directors may reasonably require showing the right of the transferor to make the transfer.

24. If the Directors refuse to register a transfer of any shares they shall within two months after the date on which the transfer was lodged with the Company send to the transferee notice of the refusal.

25. The legal personal representatives of a deceased sole holder of a share shall be the only person recognised by the Company as having any title to the share. In the case of a share registered in the names of two or more holders, the survivors or survivor or the legal personal representatives of the deceased's survivor shall be the only persons recognised by the Company as having any title to the share.
26. Any person becoming entitled to a share in consequence of the death or bankruptcy of a member shall, upon such evidence being produced as may from time to time be properly required by the Directors, have the right, either to be registered as a member in respect of the share or, instead of being registered himself, to make such transfer of the share as the deceased or bankrupt person could have made, but the Directors shall, in either case, have the same right to decline or suspend registration as they would have had in the case of transfer of the share by the deceased or bankrupt person before the death or bankruptcy.
27. A person becoming entitled to a share by reason of the death or bankruptcy of the holder shall be entitled to the same dividends and other advantages to which he would be entitled to were he the registered holder of the share, except that he shall not, before being registered as a member in respect of the share, be entitled in respect of it to exercise any right conferred by membership in relation to meetings of the Company.
28. Save as hereinafter provided, no shares in the Company shall be transferred otherwise than to a person who is already a member of the Company until the rights of pre-emption hereby conferred shall have been exhausted that it to say:
- (a) Every member or other person referred to in Article 26 who intends to transfer shares (hereinafter called the Vendor) shall give notice in writing to the Board of his intention so to do. Such notice shall constitute the Board his agent for the sale of the said shares in one or more lots at the discretion of the Board to members of the Company at a price to be agreed upon by the Vendor and the Board, or in default of agreement, at a price which the Auditor of the Company for the time being shall certify by writing under his hand, to be in his opinion, the fair selling value thereof as between a willing Vendor and willing purchaser.
 - (b) Upon the price being fixed as aforesaid the Board shall forthwith give notice to all the members of the Company of the number and price of the shares to be sold and invite each of them to state in writing within thirty

days from the date of the said notice whether he is willing to purchase any, and if so, what maximum number of the said shares.

- (c) At the expiration of the said thirty days the Board shall allocate the said shares to or amongst the members or member who shall have expressed his or their willingness to purchase as aforesaid and (if more than one) so far as may be *pro rata* according to the number of shares already held by them respectively. **PROVIDED THAT** no member shall be obliged to take more than the said maximum number of shares so notified by him as aforesaid
- (b) Upon such allocation being made the Vendor shall be bound on payment of the said price to transfer the shares to the Purchaser or purchasers. If he makes default in so doing the Chairman for the time being of the Directors of the Company or failing him one of the Directors duly nominated by resolution of the Board for that purpose shall forthwith be deemed to be duly appointed attorney of the Vendor, with full power to execute, complete and deliver in the name and on behalf of the vendor a transfer of the shares to the purchasing member and the Board may receive and give a good discharge for the Purchase money on behalf of the Vendor and enter the name of the purchaser in the register of members as holder by transfer of the shares purchased by him.
- (c) In the event of the whole or any lot of shares offered through the Board as provided by this article not being sold in the manner by this article provided the Vendor may at any time within six calendar months after the expiration of the said period of thirty days after the date of the notice given by the Board to the members transfer the shares not so sold to any person (subject to article 24) and at any price.

FORFEITURE OF SHARES

- 29. If a member fails to pay any call or installment of a call on the day appointed for payment thereof, the Directors may, at any time thereafter during such time as any part of such call or installment remains unpaid serve a notice on him requiring payment of so much of the call or installment as is unpaid, together with any interest which may have accrued.
- 30. The notice shall name a further day (not earlier than the expiration of three weeks from the date of the notice) on or before which the payment required by the notice

is to be made, and shall state that in the event of non-payment at or before the time appointed the shares in respect of which the call was made will be liable to be forfeited.

31. If the requirements of such notice as aforesaid are not complied with, any share in respect of which the notice has been given may at any time hereafter before the payment required by the notice has been made be forfeited by a resolution of the Directors to that effect. Such forfeiture shall include all dividends declared in respect of the forfeited shares not actually paid before the forfeiture.
32. A forfeited share may be sold or otherwise disposed of on such terms and in such manner as the Directors think fit, and at any time before a sale or disposition the forfeiture may be cancelled on such terms as the Directors think fit.
33. A person whose shares have been forfeited shall cease to be a member in respect of the forfeited shares, but shall, notwithstanding, remain liable to pay to the Company all moneys which, at the date of forfeiture, were presently payable by him to the Company in respect of the shares, but his liability shall cease if and when the Company receives payment in full of the nominal amount of the shares.
34. A Statutory Declaration in writing that the declarant is a Director of the Company, and that a share in the Company has been duly forfeited on a date stated in the declaration, shall be conclusive evidence of the facts therein stated as against all persons claiming to be entitled to the share. The Company may receive the consideration, if any, given for the share on any sale or disposition thereof and may execute a transfer of the share in favour of the person to whom the share is sold or disposed of and he shall thereupon be registered as the holder of the share, and shall not be bound to see to the application of the purchase money, if any, nor shall his title to the share be affected by any irregularity or invalidity in the proceedings in reference to the forfeiture, sale or disposal of the share.
35. The provisions of these regulations as to forfeiture shall apply in the case of non-payment of any sum which, by the terms of issue of a share, becomes payable at a fixed time, whether in account of the amount of the share, or by way of premium, as if the same had been payable by virtue of all calls duly made and notified.

CONVERSION OF SHARES INTO STOCK

36. The Company may by ordinary resolution convert any paid-up shares into stock, and reconvert any stock into paid-up shares of any denomination.

37. The holders of stock may transfer the same, or any part thereof, in the same manner, and subject to the same regulations, as, and, subject to which, the shares from which the stock arose might previous to conversion have been transferred, or as near thereto as circumstances admit but the directors may from time to time fix the minimum amount of stock transferable, and restrict or forbid the transfer of fractions of the minimum, but the minimum shall not exceed the nominal amount of the shares from which the stock arose.
38. The holders of stock shall, according to the amount of stock held by them, have the same rights, privileges and advantages as regards dividends, voting at meetings of the Company and other matters as if they held the shares from which the stock arose, but no privilege or advantage (except participation in the dividends and profits of the Company) shall be conferred by any such a liquor part of the stock as would not if existing in shares, have conferred that privilege or advantage.
39. Such of the regulations of the Company as are applicable to paid-up shares shall apply to stock, and the words "share" and "shareholder" therein shall include "stock" and "stockholder".

ALTERATION OF CAPITAL

40. The Company may from time to time by special resolution increase the share capital by such sum, to be divided into shares of such amount, as the resolution shall prescribe.
41. Subject to any direction to the contrary that may be given by the Company by special resolution in general meeting, all new shares shall, before issue be offered to such persons as at the date of the offer are entitled to receive notices from the Company of general meetings in proportion, as nearly as the circumstances admit, to the amount of the existing shares to which they are entitled. The offer shall be made by notice specifying the number of shares offered, and limiting a time within which the offer, if not accepted, will be deemed to be declined, and after the expiration of that time, or on the receipt of an intimation from the person to whom the offer is made that he declines to have the shares offered, the Directors may dispose of those shares in such manner as they think most beneficial to the Company. The Directors may likewise so dispose of any new shares, which (by reason of the ratio which the new shares bear to shares held by persons entitled to an offer of new shares) cannot in the opinion of the Directors, be conveniently offered under this article.

42. The new shares shall be subject to the same provisions with reference to the payment of calls, lien, transfer, transmission, and forfeiture and otherwise as the shares in the original share capital.
43. The Company may by ordinary resolution:
- (a) Consolidate and divide all or any of its share capital into shares of a larger amount than its existing shares;
 - (b) Sub-divide its existing shares or any of them, into shares of a smaller amount than is fixed by the Memorandum of Association subject, nevertheless, to the provisions of Section 65 (1) d of the Act;
 - (c) Cancel any shares, which, at the date of the passing of the resolution, have not been taken or agreed to be taken by any person.
44. The Company may, by special resolution, reduce its share capital and any capital redemption reserve fund in any manner and with, and subject to, any incident authorised and consent required, by law.

GENERAL MEETINGS

45. A general meeting shall be held once in every calendar year at such time (not being more than fifteen [15] months after the holding of the last preceding general meeting) and place as may be determined by the Directors. In default of a general meeting so held a general meeting may be convened by any one member in the same manner as nearly as possible as that in which meetings are to be convened by the Directors.
46. All such general meetings shall be called Annual General Meetings and all other general meetings shall be called Extraordinary General Meetings.
47. The Directors may, whenever they think fit, convene an Extraordinary General Meeting and Extraordinary General Meetings shall be convened on such requisition or, in default
- The Directors may, whenever they think fit, convene an Extraordinary General Meeting and Extraordinary General Meetings shall also be convened on such requisition or, in default, may be convened by such requisitionists as provided by section 114 of the Companies Act.

NOTICE OF GENERAL MEETINGS

48. Subject to the provisions of section 135 of the Act relating to special resolutions, three weeks' notice at the least (exclusive of the day on which the notice is served or deemed to be served by inclusive of the day for which notice is given) specifying the place, the day and the hour of meeting and, in case of special business, the general business, the general nature of that business shall be given in manner hereinafter mentioned, or in such other manner if any, as may be prescribed by the Company in general meeting, to such persons, as are, under the regulations of the Company entitled to receive such notices from the Company but with the consent of all the members entitled to receive notice of some particular meeting that meeting may be convened by such shorter notice and in such manner as those members may think fit.
49. At least one month's (30 days) notice for the Annual General Meeting and at least two weeks' (14 days) notice for other general meetings shall be given to all members and such notice shall specify the date, time, place and proposed business of the meeting. In the case of Annual General Meeting the relevant documents shall be circulated at least 14 days before the date of the meeting and in the case of other meetings at least 7 days before the date of the meeting.

PROCEEDINGS AT GENERAL MEETINGS

50. At the Annual General Meeting of the company, the agenda shall *inter alia* include:
- (a) Minutes of the last Annual General Meeting;
 - (b) Matters arising;
 - (c) Chairperson's Report;
 - (d) Committees reports;
 - (e) Proposed annual budget;
 - (f) Yearly Financial and technical reports;
 - (g) Audited Accounts;
 - (h) Appointment of Auditors;
 - (i) Strategic plan for the Years;
 - (j) Election of Board of directors when due.

51. All business transacted at any general meeting shall be deemed special with the exception of the consideration of the accounts, balance sheet and the ordinary report of the Directors and Auditors.
52. No business shall be transacted at any Annual general meeting or extraordinary general meeting thereof unless a quorum of members is present when the meeting proceeds to business. A quorum necessary for transaction during annual general meeting or extraordinary general meeting of the business shall be at **least two shareholders who in aggregate hold share capital of at least 40 % of the issued shares.**
53. If within half an hour from the time appointed for the meeting a quorum is not present, the meeting, if convened upon the request of members, shall be dissolved in any other case, it shall be adjourned to the same day in the next week, at the same time and place, and if at the adjourned meeting a quorum (as defined in article 50), is not present within half an hour from the time appointed for the meeting the meeting shall be dissolved.
54. No resolution, whether special or extraordinary, shall be carried as being passed at any general meeting or any adjournment thereof, unless the said resolutions received the affirmative vote of not less than seventy-five percent of the shares of such members as, being entitled to do so, vote in person or by proxy at a general meeting of which notice specifying the intention to propose the resolution as special or extraordinary has been duly given.
55. The Chairman, if any, of the Board of Directors shall preside as Chairman at every general meeting of the Company.
56. If there is no such Chairman, or if at any meeting, he is not present within fifteen minutes after the time appointed for holding the meeting or is unwilling to act as Chairman, the members present shall choose someone of their number to be Chairman.
57. The Chairman may, with the consent of any meeting at which a quorum is present (and shall if so directed by the meeting) adjourn the meeting from time to time and from place to place, but no business shall be transacted at any adjourned meeting other than the business left unfinished at the meeting from which the adjournment took place. When a meeting is adjourned for ten days or more, notice of the adjourned meeting shall be given as in the case of an original meeting. Save as aforesaid it shall not be necessary to give any notice of an adjournment or of the business to be transacted at an adjourned meeting.

58. At any general meeting a resolution put to the vote of the meeting shall be decided on a show of hands, unless a poll is (before or on the declaration of the result of the show of hands) demanded by at least one member present in person or by proxy and entitled to vote. Unless a poll is so demanded, a declaration by the Chairman that the resolution has, on a show of hands, been carried or carried unanimously or by a particular majority, or lost, and an entry to that effect in the minute book shall be conclusive evidence of the fact.
59. If a poll is duly demanded, it shall be taken in such manner as the Chairman directs, and the result of the poll shall be deemed to be the resolution of the meeting at which the poll was demanded.
60. In the case of an equality of votes, whether on a show of hands or on a poll, the Chairman of the meeting at which the show of hands takes place or at which the poll is demanded, shall be entitled to a second or casting vote.
61. A poll demanded on the election of a Chairman or on a question of adjournment shall be taken forthwith. A poll demanded on any other question shall be taken at such time as the Chairman of the meeting directs.

VOTES OF MEMBERS

62. Subject to any rights or restrictions for the time being attached to any class or classes of shares, on a show of hands every member present in person shall have no vote. On a poll every member shall have one vote for each share of which he is the holder.
63. In case of joint holders the vote of the senior who tenders a vote whether in person or by proxy, shall be accepted to the exclusion of the votes of the other joint holders and for this purpose seniority shall be determined by the order in which the names stand in the register of members.
64. A member of unsound mind, or in respect of whom an order has been made by any court having jurisdiction in lunacy, may vote, whether on a show of hands or on a poll, by his committee or other legal guardian appointed by the court, and any such committee or other legal guardian may, on a poll, vote by proxy.
65. On a poll votes may be given either personally or by proxy, provided that no company shall vote by proxy unless a resolution of its Directors in accordance with the provisions of section 139 and 140 of the Act is in force.

66. The instrument appointing a proxy shall be in writing under the hand of the appointer or his attorney duly authorized in writing, or, if the appointer is a corporation, either under seal, or under the hands of an officer or attorney duly authorized. A proxy need not be a member of the Company.

67. The instrument appointing a proxy and the power of attorney or other authority, if any, under which it is signed or a naturally certified copy of that power or authority shall be deposited at the registered office of the Company not less than twenty-four hours before the time for holding the meeting or adjourned meeting, at which the person named in the instrument proposes to vote, and in default the instrument of proxy shall not be treated as valid.

68. Any instrument appointing a proxy may be in the following form, or any other form, which the Directors shall approve:

"I, of being a member of a hereby appoint of as my proxy, to vote for me and on my behalf at the (ordinary or extraordinary as the case may be) general meeting of the company to be held on the day of 20.... and at any adjournment thereof.
Signed this day of20....

69. The instrument appointing a proxy shall be deemed to confer authority to demand or join in demanding a poll.

CORPORATIONS ACTING BY REPRESENTATIVES AT MEETINGS

70. Any corporation which is a member of the Company may by resolution of its Directors or other governing body authorised such person as it thinks fit to act as its representatives at any meeting other company or of any class of members of the Company, and the person authorised shall be entitled to exercise the same powers on behalf of the corporation which he represents as that corporation could exercise if it were an individual member of the Company.

DIRECTORS

71. Until otherwise determined by the company in general meeting, the following persons shall be the first Directors of the company:-

1. FAROUGH AHMED BAGHOZAH

2. AHMED MOHAMED BAGHOZAH

72. Any member or members shall, so long as he or they continue to hold in the aggregate twenty percent (20%) in nominal value of the issued shares of the Company, in respect of each such holding of twenty percent (20%), be entitled to appoint any person to be a Director of the Company. Every such member or members may at any time remove from office and Directors appointed or removal shall be effected by notice in writing signed by the member or members making the same or, in the case of a member being a Corporation, signed by any of its Directors or other Authorized officer on its behalf, and shall take effect upon lodgment at the registered office.

73. A Director may resign from office upon giving one month's notice in writing to the company of his intention so to do, and such resignation shall take effect upon the expiration of such notice or its earlier acceptance by the Board of Directors.

74. The remuneration of the Directors shall from time to time be determined by the Company in General Meeting.

75. In addition to their usual remuneration the Directors shall, subject to the approval of the whole Board of Directors, also be paid such travelling, hotel and other expenses as may reasonably be incurred by them in the exercise of their duties, including any such expenses incurred in connection with their attendance at meetings of Directors.

76. Provided a Director declared his interest therein in manner provided by the Act he may vote as a Director in regard to any contract or arrangement in which he is interested or upon any matter arising there out, and if he shall so vote his vote shall be counted in the quorum when any such contract or arrangement is under consideration

THE BOARD OF DIRECTORS

77. The Board shall be of Directors which shall meet at least once every quarter. The Annual General Meeting of the Company shall appoint the Board of Directors of the Company.

- a. All the powers of the Company shall, subject to these Articles, be vested in the Board of Directors.
- b. The Board of Directors shall consist of not less than two Directors inclusive of the chairperson and will have a maximum of seven directors.
- c. The Chairperson shall be elected by the Board of Directors amongst Directors of the Company and must be persons with deep knowledge and great experience in insurance, economics, micro-finance, banking management and chairpersonship.
- d. The remaining Directors shall be elected from but not limited to persons with knowledge and experience of insurance, small scale business, agriculture, commercial and industrial micro-enterprises.
- e. One term of directors shall be three years and directors shall be eligible for-election.

THE SEAL

78. The Board shall provide for the safe custody of the seal. The seal shall be used only by the authority of the Board and every instrument to which the seal shall be affixed shall be signed by a Director and also by secretary or by a second Director or by some other person appointed by the Board for the purpose.

DISQUALIFICATION OF DIRECTORS

79. The Office of Director shall be vacated if the Director:

- (a) Without the consent of the Company in general meeting holds any other office of profit under the Company except that of Managing Director or Manager, or
- (b) Becomes bankrupt in this Territory or in any other territory which is declared to be a reciprocating territory under section 147 of the Bankruptcy Act; or

- (c) Ceases to be a director by virtue of any provisions of the Act or becomes prohibited by law from being a director; or
- (d) Is found lunatic or becomes of unsound mind; or
- (e) Resigns his office by notice in writing to the Company; or
- (f) Is punished with imprisonment for a term exceeding six months without the option of a fine.
- (g) Is directly or indirectly interested in any contract with the company and fails to declare the nature of his interest in manner required by the Act.

PROCEEDINGS OF DIRECTORS

80. The Directors may meet, together, upon adequate notice duly given for the dispatch of business, adjourn and otherwise regulate their meetings as they think fit. Questions arising at any meeting shall, except as otherwise agreed from time to time by the members, be decided by a majority of votes.
81. A Director may, and the secretary on the requisition of a Director shall at any time summon a meeting of the Directors. Adequate notice shall in all cases be that which is reasonably calculated to advise Directors whether within or without Tanzania of the proposed meeting.
82. If at any time the Chairman is not present within five minutes after the time appointed for holding the same, the Directors present may choose one of their members to be Chairman of meeting.
83. The Quorum necessary for the transaction of business of the Directors may be fixed by the Directors, and unless so fixed shall when the number of Directors exceeds three be three and when the number of Directors does not exceed three, be two.
84. A resolution in writing signed by Directors shall be valid and effectual as if it had been passed at a meeting of the Directors duly called and constituted and may consist of several documents in the like form, each signed by one or more of the Directors but so that the expression "Directors" in this article shall not include an alternate Director other than an alternate Director appointed by a Director who at the date of the resolution is absent from Tanzania.
85. Provided a Director declared his interest therein in manner provided by the Act he may vote as a Director in regard to any contract or arrangement in which he is interested or upon any matter arising there out, and if he shall so vote his vote

shall be counted in the quorum when any such contract or arrangement is under consideration.

SECRETARY

86. The Secretary shall be appointed by the Directors for such term, at such remuneration and upon such conditions as they may think fit, and any Secretary so appointed may be removed by them.

87. No person shall be appointed or hold office as Secretary who is:

(a) the sole Director of the Company, or

(b) a corporation the sole Director of which is the sole Director of the Company;
or

(c) The sole Director of a corporation which is the sole Director of the Company.

88. A provision of the Act or these regulations requiring or authorizing a thing to be done by or to a Director and the Secretary shall not be satisfied by its being done by or to the same person acting both as Director and as, or in place of, the Secretary.

DIVIDENDS AND RESERVE

89. The Company in general meeting may, by special resolution declare dividends, but no dividend shall exceed the amount recommended by the Directors.

90. No dividend shall be paid otherwise than out of profits.

91. Subject to the rights of persons, if any, entitled to shares with special rights as to dividends, all dividends shall be declared and paid according to the amounts paid on the shares, but if and so long as nothing is paid up on any of the shares in the Company dividends may be declared and paid according to the amounts of the shares. No amount paid on a share in advance of calls shall, while carrying interest, be treated for the purposes of this article as paid on the share.

92. The Directors may, before recommending any dividend, set aside out of the profits of the Company such sums as they think proper as a reserve or reserves which shall, at the discretion of the Directors, be applicable for meeting contingencies, or for equalizing dividends, or for any other purpose to which the profits of the Company may be properly applied, and pending such application may, at the like discretion, either be employed in the business of the Company or be invested in such investments (other than shares in the Company) as the Directors may from time to time think fit.

93. If several persons are registered as joint holders of any share, any one of them may give effectual receipts for any dividend or other moneys payable on or in respect of the share.
94. Any dividend may be paid by cheque or warrant sent through the post to the registered address of the member or person entitled thereto or in the case of joint holders to any one of such joint holders at his registered address or to such person and such address as the member or person entitled to such joint holders, as the case may be, may direct. Every such cheque or warrant shall be made payable to the order of the person to whom it is sent or to the order of such other person as the member or person entitled or such joint holders, as the case may be, may direct.
95. No dividend shall bear interest against the Company

ACCOUNTS

96. The Directors shall cause proper books of account to be kept with respect to:
- (a) All sums of money received and expended by the Company and the matters in respect of which the receipt and expenditure takes place;
 - (b) All sales and purchases of goods by the Company and the assets and liabilities of the Company.
97. Books of accounts shall be kept at the registered office of the Company, or at such other place or places as the Directors think fit, and shall always be open to the inspection of the Directors.
98. The Directors shall from time to time determine whether and to what extent and at what times and places and under what conditions or regulations the accounts and books of the Company or any of them shall be open to the inspection of members not being Directors, and no member (not being a Director) shall have any right of inspecting any account or book or document of the Company except as conferred by statute or authorised by the Directors or by the Company in general meeting.
99. The Directors shall from time to time in accordance with section 132 of the Act, cause to be prepared and to be laid before the Company in general meeting such profit and loss accounts, balance sheets and reports as are referred to in that section.
100. The profit and loss account shall show, arranged under the most convenient heads, the amount of gross income, distinguishing the several sources from which it has been derived, and the amount of gross expenditure, distinguishing the

expenses of the establishment, salaries and other like matters. Every item of expenditure fairly chargeable against the year's income shall be brought into account, so that a just balance of profit and loss may be laid before the meeting and, in case where any item of expenditure which may in fairness be distributed over several years has been incurred in any one year, the whole amount of such item shall be stated, with the addition of the reasons why only a portion of such expenditure is charged against the income of the year.

101. A copy of every balance sheet (including every document required by law to be annexed thereto) which is to be laid before the Company in general meeting together with a copy of the Auditor's report shall not less than three weeks before the date of the meeting be sent to all persons entitled to receive notices of general meetings of the Company

AUDIT

102. The Company shall at each Annual General Meeting appoint an Auditor or Auditors to hold the office until the next Annual General Meeting.
103. A person or corporation other than the retiring Auditor shall not be capable of being appointed Auditor at an Annual General Meeting unless notice of an intention to nominate that person or corporation to the office of Auditor has been given by a member of the Company not less than fourteen days before the Annual General Meeting and the Company shall send such notice to the retiring Auditor and shall give notice thereof to the members not less than seven days before the Annual General Meeting.
104. The remuneration of the Auditors shall be fixed by the Company in General Meeting.
105. The Auditors shall be entitled to attend any general meeting of the Company at which any accounts which have been examined or reported on by them are to be laid before the Company and to make any statement or explanation they desire with respect to the accounts

NOTICES

106. A notice may be given by the Company to any member either personally or by sending it by post to him to his registered address, or such other address or addresses as shall be designated in writing. If he has no registered address within the Territory, it shall be by cable or radiogram with a confirming registered letter

return receipt requested addressed to him at such address outside of the territory as shall have been designated by him in writing.

107. Where a notice is sent by post, service of the notice shall be deemed to be effected by properly addressing, prepaying and posting a letter containing the notice, and unless the contrary is proved to have been effected at the time at which the letter would be delivered in the ordinary course of post.
108. If a member has no registered address within the Territory and has not supplied to the Company an address for the giving of notices to him, a notice addressed to him and advertised in a newspaper circulating in the neighborhood of the registered office of the Company shall be deemed to have been duly given to him at noon on the day on which the advertisement appears.
109. A notice may be given by the Company to the joint holders of a share by giving the notice to the joint holder named first in the register of members in respect of the share.
110. A notice may be given by the Company to the persons entitled to a share in consequence of the death or bankruptcy of a member by sending it through the post in a prepaid letter addressed to them by name, or by the title of representatives of the deceased, or receiver of the bankrupt, or by any like description, at the address, if any, within the Territory supplied for the purpose by the persons claiming to be so entitled, or (until such an address has been so supplied) by giving the notice in any manner in which the same might have been given if the death or bankruptcy has not occurred.
111. Notice of every general meeting shall be given in the same manner hereinbefore authorised to (i) every member except those members who (having no registered address within the territory) have not supplied to the Company an address for the giving of notices to them, and also to (ii) every person entitled to a share in consequence of the death or bankruptcy of a member, who, but for his death or bankruptcy would be entitled to receive notice of the meeting. No other person shall be entitled to receive notices of general meetings.

CAPITALIZATION OF PROFITS



112. The Company in general meeting may upon the unanimous recommendation of the Directors resolve that it is desirable to capitalize any part of the amount for the time being standing to the credit of any of the company's reserve accounts or to the credit of the profit or loss the company's reserve accounts or to the credit of the

profit or loss account or otherwise available for distribution amongst the members who would have been entitled thereto if distributed by way of dividend and in the same proportions on condition that the same be not paid in cash but be applied either in or towards paying up any amounts for the time being unpaid on any shares by such members respectively, or paying up in full unissued shares or debentures of the Company to be allotted, distributed and credited as fully paid up to and amongst such members in the proportion aforesaid, or partly in the one way or partly in the other, and the Directors shall give effect to such resolution.

113. Whenever such a resolution as aforesaid shall have been passed the Directors shall make all appropriations and applications of the undivided profits resolved to be capitalized thereby, and allotments and issues of fully paid shares or debentures, if any, and generally shall do all acts and things required to give effect thereto, with full powers to the Directors to make such provision by the issue of fractional certificates or by payment in cash or otherwise as they think fit for the case of shares or debentures becoming distributable in fractions, and also to authorize any person to enter on behalf of all the members entitled thereto into an agreement with the Company providing for the allotment to them respectively, credited as fully paid up, of any further shares or debentures to which they may be entitled upon such capitalization or (as the case may require) for the payment up by the Company on their behalf, by the application thereto of their respective proportions of the profits resolved to be capitalized, of the amounts or any part of the amounts remaining unpaid on their existing shares, and any agreement made under such authority shall be effective and binding on all such members.


WINDING UP

114. If the Company shall be wound up the liquidator may, with the sanction of an extraordinary resolution of the Company and any other sanction required by the Companies Act, if any, and having due regard to the respective rights of the holders of different classes of shares to which special rights are attached, divide amongst the members in specie or kind of the whole or any part of the assets of the Company and may for such purpose set such value as he deems fair upon any property to be divided as aforesaid and may determine how such division shall be carried out as between the members of different classes of members. The liquidator may with like sanction vest the whole or any part of such assets in trustees upon such trusts for the benefit of the contributories as the liquidator,

Names, Postal Address and Description of Subscriber	Number of Shares Taken by Each Subscriber	Signature of Each Subscriber
FAROUGH AHMED BAGHOZAH Tanzania, Dar Es Salaam Region, Kinondoni District, Msasani Peninsular Ward, Plot NO. 262, Block B. Kimweri Avenue Street, P.O. Box 12288.	70000000	
AHMED MOHAMED BAGHOZAH Tanzania, Dar Es Salaam Region Kinondoni District, Msasani Peninsular Ward, Plot NO. 262, Block B. Kimweri Avenue Street, P.O. Box 12288.	5000000	

Dated at Dar es Salaam this 18th day of January 2023

BEFORE ME:

Name: **Kelvin Ngeleja**
 Signature: 
 Postal Address: **BOX 34674 DAR ES SALAAM**
 Qualification: **ADVOCATE, NOTARY PUBLIC**



with the like sanction, shall think fit but so that no member shall be compelled to accept any shares or other securities, whereon there is any liability.

INDEMNITY

115. Subject to the provisions of the Act, every Director or other officer and auditor of the Company shall be indemnified out of the assets of the Company against all costs, charges, expenses, losses and liabilities which he may sustain or incur in or about the execution of his office or otherwise in relation thereto unless the same occur through his own dishonesty, negligence, default, breach of duty, criminal etc., or breach of trust wherein the Director or officer shall be personally liable

ALTERATION OR ADDITION

116. Subject to the provision of the Act and those contained in the Memorandum of Association the company may by special Resolution make alteration or addition which shall be as valid and effectual as if originally contained in those articles.