

HESLB 20th ANNIVERSARY HIGH LEVEL CONFERENCE

HESLB@20



2004 - 2024
IMPACT | INNOVATION | SERVICE

Impact,
Innovation,
and Service

Guest of Honor

**Hon. Kassim
M. Majaliwa**

Prime Minister of the
United Republic of
Tanzania

**Info
Pack**

Venue: Julius Nyerere International
Convention Centre (JNICC)

Date: 17th – 18th
February, 2025

1.0

Welcoming Remarks



It is with immense pride that I welcome you all to the grand climax of the HESLB 20th Anniversary Conference here at JNICC in the heart of Dar es Salaam. This is a moment to celebrate two decades of impact, innovation and service in higher education financing.

Leading up to this event, we held HESLB Clinics across seven zones—Dar es Salaam, Dodoma, Mwanza, Mbeya, Arusha, Mtwara and Unguja—from 10th to 14th February 2025, engaging with our communities and addressing their concerns. The HESLB Marathon, which took place on 15th February 2025, further united us in promoting the value of education and well-being.

As we mark 20 years of growth and transformation, we reflect on the role HESLB has played in enabling hundreds of thousands of Tanzanian students to access higher education. This milestone is an opportunity to look ahead and continue shaping the future of financing for higher education in Tanzania.

Tanzania enjoys political stability and peace, which has been key to our success. Dar es Salaam, with its warm hospitality and vibrant atmosphere, is the perfect setting for this event. I encourage our international guests to explore the country's rich historical and cultural attractions, from the Serengeti to Zanzibar.

To all delegates, I extend a warm welcome. Your participation is crucial to the future of higher education financing, and we look forward to the meaningful conversations and collaborations ahead.

Karibuni sana!

Dr. Bill Kiwia
Executive Director HESLB

2.0

BoD Chairperson's Welcome Remarks



It is my great honor to welcome you to this HESLB High-Level Symposium, where we gather over the next two days to engage in meaningful discussions on the future of educational financing. This symposium is a significant platform that brings together thought leaders, experts and key stakeholders from around the world to reflect on the challenges and opportunities in financing education and share invaluable expertise.

The conversations we have here are critical, as we work together to shape the future of education financing in alignment with the Sustainable Development Goals (SDGs), particularly SDG 4, which calls for inclusive, equitable, and quality education for all.

We also recognize that good governance and collaboration are key to achieving these goals. By fostering transparent, accountable, and efficient systems, we can ensure that resources are effectively mobilized and utilized to benefit all learners, regardless of their background.

Let this symposium be a space for collaboration, knowledge sharing and collective action, as we work towards building a more sustainable and inclusive education system.

Thank you for your participation, and I look forward to the fruitful discussions ahead.

Prof. Hamisi Dihenga
BoD Chairperson



3.0

About HESLB Celebrations

The **Higher Education Students' Loans Board (HESLB)**, established in 2004 and formalized in 2005, is celebrating its 20th anniversary. This milestone, HESLB@20, marks two decades of alleviating financial barriers for Tanzanian students seeking higher education. HESLB has supported over **800,000 students** with a cumulative investment of **TZS 8 Trillion**, recovering **TZS 1.5 Trillion** to date.

The anniversary provides an opportunity to celebrate HESLB's achievements, recognize the positive impact on students, and foster collaborations with key stakeholders. The event will also highlight HESLB's future vision for student financing, focusing on innovation, impact, and excellence.

The proposed theme for the celebration is "**HESLB at 20: Celebrating Two Decades of Impact, Innovation, and Service**", emphasizing the organization's transformative role, innovative approaches, and commitment to excellence in serving Tanzanian students.

*Celebrating Two Decades
of Impact, Innovation,
and Service*

800,000+
students

4.0

Event Timetable

Time	Details	Responsible
Monday, February 17, 2025 – Opening Ceremony and Cocktail Event Venue: Julius Nyerere International Convention Centre (JNICC)		
7:00 – 7:30 AM	Arrival of Participants and Invited Guests and Tea Break	Secretariat
7:30 – 8:00 AM	Entertainment	JWTZ Brass Band
8:00 – 8:30 AM	Arrival of the Hon. Adolf Mkenda – Minister (Ministry of Education, Science and Technology- MoEST)	Prof. Caroline Nombo - Permanent Secretary – MoEST
8:30 – 9:00 AM	Arrival of the Guest of Honor, Hon. Kassim Majaliwa Majaliwa – Prime Minister of the United Republic of Tanzania	Hon. Adolf Mkenda
9:00 – 9:10 AM	Guest of Honor to Receive the Report on the 20 th Anniversary of the Higher Education Students' Loans Board	Religious Leaders
9:10 – 9:30 AM	Guest of Honor to Visit Sponsors' Exhibitions	Minister - MoEST
9:30 – 9:40 AM	National Anthem and East African Community Anthem	JWTZ Brass Band
9:40 – 9:50 AM	Prayer	Religious Leaders
9:50 – 10:00 AM	Introduction of the Leaders at the High Table	Prof. Caroline Nombo - Permanent Secretary – MoEST
10:00 – 10:05 AM	Message from the Chairman of the HESLB Board	Prof. Hamisi Dihenga
10:05 – 10:20 AM	Remarks from Sponsors	Main Sponsor
10:20 – 10:25 AM	Message from AAHEFA President	Dr. John Machayi
10:25 – 10:30 AM	Entertainment	TPSC Magogoni Choir
10:30 – 10:35 AM	Message from the Regional Commissioner of Dar es Salaam	Hon. Albert Chalamila
10:35 – 10:40 AM	Message from the Chairperson of the Education, Culture and Sports Parliamentary Committee	Hon. Husna Sekiboko (MP)
10:40 – 11:00 AM	Exchange of Memorandums of Understanding between HESLB and Foreign Organizations	HESLB/KOSAF/IPEA
11:00 – 11:15 AM	Address by the Minister (WyEST) and Welcoming the Guest of Honor	Hon. Adolf Mkenda
11:15 – 11:30 PM	Speech by the Guest of Honor	Hon. Kassim Majaliwa Majaliwa
11:30 – 11:50 PM	Presentation of Awards to Institutions and Various Stakeholders	Hon. Kassim Majaliwa Majaliwa
11:50 – 12:10 PM	Group Photos	MC

12:10 – 12:40 PM	Guest of Honor departs from the venue	Hon. Adolf Mkenda Dr. Bill Kiwia Prof. Hamisi Dihenga Hon. Albert Chalamila
12:40 – 2:00 PM	LUNCH BREAK	ALL
2:00 – 3:00 PM	FIRST PRESENTATION: "Assessment of Two Decades of Higher Education Financing in Tanzania: Achievements, Lessons and Future Outlook"	Executive Director of HESLB, Dr. Bill Kiwia
3:00 – 3:30 PM	Discussion	All
3:30 – 4:30 PM	SECOND PRESENTATION: "Impact of Fee-Free Education on Higher Education Financing in Tanzania"	Economist and Senior Lecturer at UDSM, Dr. Martin Chegere
4:30 – 5:00 PM	Discussion	All
5:00 – 8:00 PM	Networking Cocktail	All
8:00 PM	END OF DAY 1	ALL
Tuesday, February 18, 2025 – High-Level Symposium		
8:00 – 8:45 AM	Arrival of Participants and Invited Guests and Tea Break	All
8:45 – 9:00 AM	Recap of Day 1	Secretariat
9:00 – 10:00 AM	THIRD PRESENTATION: "Global Perspective on Higher Education Financing: Insights from the World Bank"	Education Expert from the World Bank, Prof. Jayro Matovelo
10:00 – 10:30 AM	Discussion	All
10:30 – 11:10 AM	FOURTH PRESENTATION: "Envisioning the future of students financing: Practical Experience from Brazil"	Coordinator of Studies and Research in Education (IPEA) Brazil, Prof. Paulo Augusto Meyer Matos Nascimento,
11:10 – 12:40 PM	FIFTH PRESENTATION: "Operationalization of the National Education Savings Scheme: Achievements, Lessons and Way Forward"	Chief Executive for PTPN Malaysia, Ahmad Dasuki Abdul Majid
12:40 – 12:10 PM	Discussion	All
12:10 – 12:50 PM	SIXTH PRESENTATION: "Exploring the Korean Hybrid Financing Model: Resource Mobilization, Talent Programs and Collaborations"	Head of Public Communications and International Relations, (KOSAF) Korea, Mr. Gun Lee
12:50 – 1:20 PM	Discussion	All
1:20 – 2:00 PM	Closing Ceremony	All
2:00 – 3:00 PM	LUNCH BREAK	MC
3:00 PM	End of the Day 2	All

5.0

Moderators



Dr. Peter Mmari

PhD in Financial Management and a researcher focusing on Financial Technology, Literacy, and Inclusion. Dr Mmari is a Director of loan allocation and Disbursement at HESLB where he manages the issuance of loans and grants. Dr. Mmari is an Ex-central Banker who has actively engaged in banking sector supervision, financial sector reforms, and implementation of the national financial inclusion strategy.

In addition, Dr. Mmari is a member of various professional bodies including; the National Board of Accountants and Auditors; the TORONTO CENTRE for Microfinance initiatives; the Alliance for Financial Inclusion, and the Association of Certified Fraud Examiners.



Dr. Hezron Makundi

Dr. Hezron Makundi holds a masters degree in technology policy from the Sussex Business School and a PhD in Social Sciences (International Development) from KU Leuven. He serves as a manager for the University of Dar es Salaam's Consultancy Bureau and a Senior Lecturer in Development Studies. His research and consulting interests include development impact evaluation, Development Planning and Social Sustainability. He has accumulated extensive experiences in public speaking, events moderating and a leadership coaching. Hezron has worked with various National and International organizations including SNV, VLIR-UOS, IDRC, Bill and Melinda Gates Foundation, DANIDA, Uongozi Institute, COSTECH and REPOA.

6.0 Presenters



Dr. Bill Kiwia – Executive Director, HESLB

Dr. Bill Kiwia is the current Executive Director for HESLB. He holds a PhD degree in Accounting and Finance from the University of Leeds (UK), Msc in Finance from the University of Strathclyde(UK) and Advanced Diploma in Banking from the Institute of Finance Management (Tanzania).

Apart from teaching experience in areas of banking and finance, Dr. Kiwia is a professional banker having worked with various financial institutions including Exim Bank, Stanbic and the Central Bank of Tanzania (BOT). He is also a seasoned PPP expert.



Martin J. Chegere (PhD) - Senior Lecturer and Head Department of Applied Economics, School of Economics - UDSM

Dr. Martin J. Chegere is a senior lecturer at the School of Economics, University of Dar es Salaam (UDSM). He is also a senior research fellow at the Environment for Development Initiative (Tanzania) and a Research Fellow at the Centre for Behavioural Studies at the University of Dar es Salaam. He is among the founding members and was the first coordinator of the Centre for Behavioural Studies. Since October 2020, he has been the Research and Knowledge Exchange Coordinator at the School of Economics - University of Dar es Salaam.



Prof. Jayros A. Matovelo - Education Specialist World Bank

Prof. Jayros A. Matovelo is a retired Professor of Pathology at the College of Veterinary Medicine and Biomedical Sciences (CVMBBS) of Sokoine University of Agriculture (SUA) in Tanzania, with over three decades of experience in academia, research, and university management. He holds a PhD from the Royal College of Veterinary Medicine in Oslo, Norway. Prof. Matovelo has held various leadership roles, including Director for Research and Postgraduate Studies and Deputy Vice Chancellor for Administration and Finance at SUA. He has coordinated multiple research and capacity-building programs funded by development partners. Prof. Matovelo has published several papers, conference proceedings, and outreach materials. He is currently a short-term Consultant for the World Bank's Higher Education for Economic Transformation (HEET) project.



Paulo Nascimento - Research Specialist Brazil

Paulo Nascimento is a research specialist at the Institute for Applied Economic Research (IPEA), a think tank maintained by the Brazilian federal government. He is also Associate Professor at the Getúlio Vargas Foundation (FGV) in Brasília. Paulo holds a Doctorate in Economics and his research agenda focus on income-contingent financing for higher education and beyond.



Ahmad Dasuki Abdul Majid - CEO PTPTN Malaysia

A highly driven professional with over 25 years of experience as a senior leader in a leading higher education funding institution. Managing more than RM40 billion asset loans together with RM18 billion liability deposits and supervision 1,400 employees throughout 57 PTPTN branches in strategic and innovative ways. Specializes in fostering strategic collaboration with a wide range of stakeholders, including financial institutions, universities, polytechnics, fintech companies, and the corporate sectors, to build an ecosystem that supports the nation's educational goals. Strongly prioritize in digital transformation and customer centric services to ensure PTPT remains adaptable to the evolving needs of students and clients.



Mr. Gun Lee – Team Manager Department of Public Communication External Cooperation Team - KOSAF

Mr. Gun Lee, as the Team Manager in the Department of Public Communication at the Korea Student Aid Foundation (KOSAF), is responsible for managing external relations and communication strategies. He ensures that KOSAF's initiatives reach a wide audience through effective outreach and partnerships. By building relationships with government agencies, educational institutions, and international organizations, Mr. Lee contributes to the growth and success of KOSAF's scholarship and financial aid programs. His efforts help improve the accessibility of higher education in South Korea, supporting students in need of financial assistance. Mr. Lee's work also focuses on strengthening KOSAF's visibility and reputation, ensuring it continues to serve as a vital resource for students pursuing higher education opportunities.

7.0

Panelists

Hon. Husna Sekiboko (MP) - Chairperson Education, Sports and Culture Committee



Hon. Husna Sekiboko is a dedicated Member of Parliament for Tanga Region and currently serves as the Chairperson of the Parliamentary Standing Committee on Education, Sports, and Culture. With a strong focus on improving education, youth empowerment, and cultural preservation, she has become a prominent advocate for her constituents. Her leadership within the committee has driven efforts to enhance access to quality education, improve teacher training, and promote sports and recreational opportunities for youth. Hon. Sekiboko is also committed to preserving Tanzania's cultural heritage, making her a respected and influential figure in both her region and the national government.

Dr. John Machayi - AAHEFA President-ZAMBIA



Dr. John Machayi is a seasoned banking and financial services professional with over 34 years of experience. He is a Fellow of the Zambia Institute of Banking and Financial Services and a Professional Member of the Zambia Monitoring and Evaluation Association. Dr. Machayi holds a Doctorate in Business Administration, an MBA, and a Bachelor's Degree in Education. He also has certifications in Bank Innovations, Digital Money, and Anti-Money Laundering. Dr. Machayi has held senior leadership positions at Finance Bank and Atlas Mara, focusing on operations, risk, compliance, and retail banking. He is actively involved in industry committees and currently serves as the Board Vice Chair at the National Institute for Scientific and Industrial Research. He also mentors postgraduate students and consults on development projects to support financial sector growth.

Prof. Hamis O. Dihenga - Board of Directors Chairperson HESLB



Prof. Hamis O. Dihenga, born on June 17, 1950, is an Associate Professor in Agricultural Engineering at Sokoine University of Agriculture (SUA) since 2003. With over 30 years of academic experience, he has served as Head of Department, University Registrar, and Permanent Secretary of the Ministry of Education and Vocational Training until 2012. Prof. Dihenga has published more than 50 research papers and three books. He has had a distinguished career in academia and educational leadership, notably contributing to the establishment of ward-based secondary schools in Tanzania. He is currently the Chairman of the Higher Education Student's Loans Board, a position he has held since December 23, 2023.

Ruth Henry Zaipuna - CEO (NMB Bank)



Ruth Zaipuna is the CEO of NMB Bank Plc, Tanzania's leading and most profitable bank. Under her leadership, the bank has won multiple awards, including being named the Largest and Most Compliant Taxpayer in 2023. She was named African Banking CEO of the Year (Tanzania) in 2023. Previously, Ruth served as CFO at NMB and held senior roles at Standard Chartered Bank and PwC. She is also an Independent Director at Tanzania Portland Cement Company and a board member of Tanzania Ports Authority and Tanzania Petroleum Development Corporation. Ruth is a member of the National Generation Equality Forum.

Mr. Abdulmajid Nsekela - Chief Executive Officer - CRDB



Abdulmajid Mussa Nsekela is a seasoned banker with over 20 years of experience in investment, retail, business, and private banking in East Africa. He is known for transformational leadership, business turnaround, and strategic management. Nsekela served in various leadership roles, including Group CEO and Managing Director of CRDB Bank Plc, where he spearheaded the successful roll-out of the CRDB Wakala Agency Banking model and drove the bank's digital transformation. Under his leadership, CRDB Bank saw a significant profit increase in 2019. Nsekela is passionate about financial inclusion and leadership, founding the CRDB Bank SHE Initiative to empower women in business. He holds an MBA in International Banking and Finance and serves on several key boards in Tanzania, including the Tanzania Bankers Association and the Tanzania National Business Council.

Dr. Peter Msoffe - Director Higher Education-MoEST



Dr. Peter Lawrence Makenga Msoffe is a Professor of Veterinary Medicine and the current Director of Higher Education at the Ministry of Education, Science and Technology. After graduating as a veterinary surgeon in 1996, he completed his Master's and Doctorate by 2003. Dr. Msoffe began his academic career at Sokoine University of Agriculture in 2000, rising through the ranks to Professor through teaching, research, and community engagement, publishing over 40 peer-reviewed articles. He has served in various leadership roles, including as Director of Undergraduate Studies and Deputy Vice Chancellor at the University of Dodoma. Dr. Msoffe has also worked with the FAO in Nairobi and served as Managing Director of the National Ranching Company Ltd. He played a key role in establishing the Student's Loan desk at the University of Dodoma and contributed to the transformation of the Higher Education Students Loans Board.

Dr. Mariam Tambwe - Senior Lecturer-CBE



Dr. Mariam Tambwe has been a Lecturer and Researcher at the College of Business Education (CBE) in Tanzania since 2005. She holds a bachelor's degree in Arts with Education, a master's in Marketing, and a Ph.D. in Marketing, all from Tanzanian institutions. Her research interests include Entrepreneurship, Marketing Management, International Trade, Knowledge Management, Resource Mobilization, and Gender and Disability Issues. Dr. Mariam has published over 25 research works, attended more than 10 international conferences, and contributed to various business and economic development discussions.

Benedicto Cosmas - Director Planning & Research & ICT-HESLB



Benedicto Chakaza Cosmas is a Tanzanian economist with over 20 years of experience in management and policy development. As Director of Planning, Research, and ICT at HESLB, he has led initiatives to expand student loan access, particularly for underserved communities. Holding a Master's in Agricultural Economics from Michigan State University and Sokoine University, he specializes in education policy, project leadership, and technology-driven efficiency. His work advances higher education access and youth empowerment, promoting economic and social mobility in Tanzania.

Chad S. Pollock - Vice President & General Manager for Visa, East Africa



Chad S. Pollock is the Vice President & General Manager for Visa East Africa, leading strategy and business growth across seven markets, including Kenya, Uganda, Tanzania, and Rwanda. Previously, he served as Vice President & Head of Global Client Strategy & Operations at Visa, driving business analytics for major international clients. With a background in finance, technology, and energy, he has held key roles at American Express and KPMG. A former Nuclear Engineer and Submariner, Chad holds a B.S. in Systems Engineering and an M.S. in Engineering Management. He is passionate about digitalizing financial services in Africa.

Prof. Lughano Jeremy Kusiluka - Vice Chancellor - UDOM



Prof. Lughano Kusiluka is a Professor of Veterinary Medicine and currently serves as the Vice Chancellor of The University of Dodoma. He has also held various administrative positions including being Associate Dean of the Faculty of Veterinary Medicine at Sokoine University of Agriculture; Deputy Vice Chancellor for Resources Management at the Open University of Tanzania; Deputy Vice Chancellor for Planning, Finance and Administration as well as a Deputy Vice Chancellor for Academic, Research and Innovation at the Nelson Mandela African Institution of Science and Technology and Vice Chancellor of Mzumbe University. He has over 29 years in the academia and research. He is also the Chairman of the Veterinary Council of Tanzania.

Dr. Telemu J. Kassile - Director of Accreditation - TCU



Dr. Telemu J. Kassile is the Director of Accreditation at the Tanzania Commission for Universities since 6th March, 2019. Prior to his appointment, Dr. Kassile served in various capacities at TCU and other institutions including Coordinator of Quality Assurance Bureau at the Sokoine University of Agriculture (SUA). Dr. Kassile is an economist and statistician by training. He holds a PhD in Economics from the University of Dares Salaam, Master's degrees in Biostatistics (MSc. Biostatistics) and Applied Statistics (MSc. Applied Statistics), both from the University of Has-selt Belgium, and a BSc. (General) majoring in Mathematics and Statistics from the UDSM.

Prof. Nelson Boniface – Deputy Vice Chancellor for Research (UDSM)



Prof. Nelson Boniface is the Deputy Vice Chancellor for Research at the University of Dar es Salaam (UDSM). He has held various leadership roles, including Director of Undergraduate Studies at UDSM, contributing to student affairs and academic administration. With a Ph.D. in Mineralogy from the University of Kiel, Germany, he has significant experience in research development, resource mobilization, and academic governance. Prof. Boniface has been involved in international research collaborations and received prestigious fellowships. He is a panelist at the HESLB 20th Anniversary, sharing insights on sustainable financing for higher education.

Mr. Michael Wanyama – Executive Director - HESFB Uganda



Mr. Michael Wanyama is the Executive Director of the Higher Education Students Financing Board (HESFB) in Uganda. With a strong background in public financial management, they previously served as the Coordinator of the Student Loan Task Force at the Ministry of Education and Sports, and as a Public Financial Management Specialist at the Ministry of Finance, Planning, and Economic Development. Michael Wanyama also worked at the Inspectorate of Government and holds academic qualifications in Accounting from Makerere University and the Uganda Management Institute, as well as certifications from the Institute of Certified Public Accountants.

Dr. Kennedy Komba – Director, Financial Deepening and Inclusion at the Bank of Tanzania.



Dr. Kennedy Komba is Director, Financial Deepening and Inclusion at the Bank of Tanzania. He is a driven director with experience planning and coordinating all aspects of financial inclusion, payment systems implementation and oversight. Proficient in conducting in-country missions on payment systems oversight and financial inclusion. Multifaceted leader with talent orchestrating coordination of international diverse teams, strategic planning, result oriented, and personnel to accomplish fast-paced work.

	Panelists	Title	Paper name
1	Dr. Peter Mmari	Director of Loans and Allocation - HESLB	Assessment of Two Decades of Higher Education Financing in Tanzania: Achievements, Lessons and Future Outlook
	Prof. Peter Msoffe	Director Higher Education - MoEST	
	Mr. Abdulmajid Nsekela	Chief Executive Officer - CRDB	
2	Dr. Mariam Tambwe	Senior Lecturer - CBE	What lessons can Tanzania and Africa learn from the experience of Brazil in Higher Education students financing?
	Mr. Benedicto Cosmas	Director Planning, Research & ICT-HESLB	
	Chad S. Pollock	Vice President & General Manager for Visa East Africa, based in Nairobi, Kenya.	
3	Dr. Mariam Tambwe	Senior Lecturer - CBE	Operationalization of the National Education Savings Scheme: Achievements, Lessons and Way Forward
	Mr. Benedicto Cosmas	Director Planning, Research & ICT-HESLB	
	Chad S. Pollock	Vice President & General Manager for Visa East Africa, based in Nairobi, Kenya.	
4	Prof. Hamisi O. Dihenga	Board of Directors Chairperson - HESLB	Global Prospects on Higher Educational Financing: Opportunities and Strategies for Tanzania
	Mr. Kennedy Komba	Director Financial Deepening and Inclusion - BoT	
	Michael Wanyama	Executive Director at Higher Education Students' Financing Board - UGANDA	
5	Dr. John Machayi	AAHEFA President - ZAMBIA	Exploring the Korean Hybrid Financing Model: Resource Mobilization, Talent Programs and Collaborations
	Prof. Nelson Boniface	Deputy Vice Chancellor- Research - UDSM	
	Prof. Lughano Kusiluka	Vice Chancellor - UDOM	
6	Dr. Telemu Kassile	Director of Accreditation - TCU	The Impact of Fee-Free Basic Education Policy on Higher Education Students Financing in Tanzania
	Ms. Ruth Zaipuna	Chief Executive Officer - NMB	
	Hon Husna Sekiboko(MP)	Chairperson Education, Sports and Culture Committee	

8.0

Weather in Dar es Salaam



Morning - 17th February



A thunderstorm is expected in the morning, so be prepared for possible rain and lightning.

Rest of the day - 17th February



After the storm clears, the weather will be partly sunny and very hot.

Heat advisory - 17th February



The high temperatures may pose a risk of dehydration and heat stroke, especially for those engaging in strenuous activities.

Rest of the day - 18th February



Expect a partly sunny and hot day, with temperatures reaching a high of 34°C and a low of 25°C.

Heat advisory - 18th February



The high temperatures pose a risk of dehydration and heatstroke, especially during prolonged outdoor activities.

9.0

Our Sponsors





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Thank you



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