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**INSIDE**

# IGP confirms terrorist raid, scores netted

By Guardian Reporter

INSPECTOR General of Police Simon Sirro yesterday said that around 300 terrorists entered the country from Mozambique and attacked a police station in Mtwara Region, as well as causing loss of lives and property.

IGP Sirro told reporters in Dar es Salaam yesterday that the police have conducted scores of arrests of suspected foreigners and those harbouring them on this side of the border.

This announcement confirms reports that made rounds on social media last week that terrorists had invaded the southern region and were committing atrocities.

The group invaded a police station at Kitaya village in Mtwara and occasioned destruction of properties and loss of lives, the IGP said without divulging the number of casualties and specific

properties destroyed.

"They are from the same cell of terrorists that attempted to set base at Kibiti and Rufiji districts (from early 2015 to 2017); we defeated them and we will defeat them again," said Sirro.

He elaborated that after the attempt to set a terrorist camp in Coast Region failed, the group relocated to Mozambique from where they have re-entered Tanzania, this time attacking at the border region of Mtwara.

"We are continuing to fight them; they can't kill Tanzanians and get away with it."

Sirro said that Tanzania is now working with neighbouring countries of Mozambique, Kenya and Burundi in joint efforts to flush out terrorists who have committed atrocities and shifted to a different country.

"We are currently interrogating the ones we

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Finance and Planning ministry permanent secretary Doto James (3rd-L) cuts a ribbon in Dar es Salaam yesterday to launch rehabilitation and construction work at Kigoma, the Sumbawanga, Tabora and Shinyanga municipality airports. With him (from-L) are Tanzania Roads Agency (Tanroads) CEO Patrick Mfugale, Airports construction acting director Oscar Hossea and Gilbert Mwoga, Infrastructure director in the President's Office (Regional Administration and Local Governments). Photo: Correspondent Anthony Siame

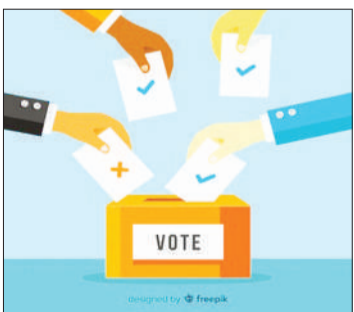
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# I'll end energy dependency on Mainland, vows Hamad

By Guardian Reporter, Zanzibar

AFTER his five-day election campaign ban, ACT-Wazalendo presidential candidate for Zanzibar Seif Sharif Hamad hit the trail again yesterday, promising to end electricity dependency on the Mainland if elected.

Addressing a campaign rally at Garagara grounds in Zanzibar city, Hamad said his presidency will ensure Zanzibar invests heavily in new sources of power supply and bring to an end total reliance on the Tanzania Electric Supply Co. (Tanesco).

"I will ensure we have our own energy sources that will be accessed by all at reasonable cost," he said.

Hamad said he would make energy cheap to woo investors to Zanzibar to invest in small and medium industries for job creation.

Both Unguja and Pemba are completely reliant on power purchased from Tanesco through submarine cables of 100 MW and 25 MW capacities, respectively.

In 2016, the issue of electricity payments by Zanzibar institutions became a bone of contention after Tanesco threatened to cut power for various Isles public bodies over unpaid bills.

This situation arose after the Public Accounts Committee of the National Assembly gave the government a six-month ultimatum to pay a 125bn/- debt it owed Tanesco.

The then Tanesco Managing Director Felichesmi Mramba said the Zanzibar Electricity Corporation had a debt amounting to 85bn/-, accumulated over a three year period, while institutions under the Union government owed the power utility 40bn/-.

The matter was resolved by high level discussions as the government of Zanzibar started paying the debt and darkness was avoided over the Isles as anticipated at some point.

With regard to water Hamad said he would ensure each household gets clean and safe water, asserting that it was surprising to see Zanzibar without water while it is surrounded by water. Water needs to be available to all the people of Zanzibar, he insisted.

"I do not want to hear that there is one Zanzibari

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# Govt lines up four airports for facelift

By Getrude Mbago

THE government yesterday launched a strategic project for rehabilitation and expansion of airports at a cost of 100bn/- aimed at boosting internal air travel and economic growth.

Treasury Permanent Secretary Doto James said at the launch that the airports to be renovated are those of Kigoma, Tabora, Sumbawanga (Rukwa Region) and Shinyanga.

"The rehabilitation and expansion of these airports will enable them to receive bigger planes such as Airbus and Boeing 787 Dreamliner. This will bolster trading activities with countries in the region, creating space for more businesses to be formed and thus promote economic growth," he said.

He said that the airports uplifting project will be implemented within 18 months, strengthening domestic air transport and attracting more tourists to visit the country.

Modern and quality infrastructure are



**We will supervise to ensure that the projects are completed on the given timeframe for best outcomes. We will also monitor to ensure that the projects meet the required standards so as to last long**

key to strengthening the local economy, the Treasury top official noted, indicating that the projects were being undertaken with a soft loan from the European Investment Bank (EIB).

He said the government's zeal is to ensure that the country has steady transport services including air travel so as to stimulate economic growth.

The project will involve the construction of modern passenger lounges, airplane parking lots, control towers, runways and airstrips. "We will also build security fences, plane runway lights, back up electricity facilities, fire and rescue equipment, along with improving the entire network of roads entering the airports to tarmac level," he said.

The government has spent 4.4bn/- to compensate residents who were evacuated from their plots to pave way for the implementation of the project, he said.

Patrick Mfugale, the National Roads Agency (Tanroads) CEO earlier said the completion of the project shall enhance connectivity of the regions with other regions of Tanzania, boosting economic and social activities.

"The airports will help boost the economy of the specific regions and the country at large as it will facilitate easy transportation of crops and other goods to neighboring countries," he

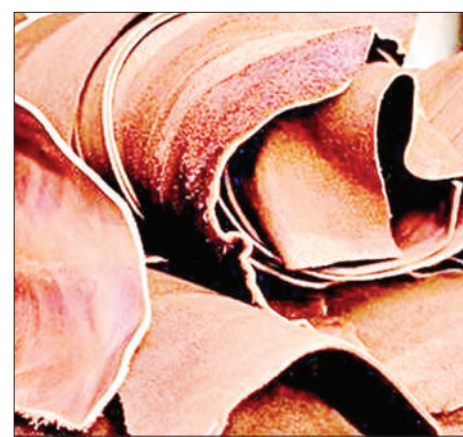
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# New 136bn/- leather factory to end shoe imports – JPM

By Guardian Correspondent, Moshi

PRESIDENT John Magufuli yesterday launched a 136bn/- leather factory in Kilimanjaro Region, saying the facility will end importation of leather goods.

The Kilimanjaro International Leather Industries Co. Ltd is a joint venture between the Public Service Social Security Fund (PSSSF) and the Prisons Corporation Sole, and is being built by Toscana Machine Calzature (TMC), an Italian leather firm. Inaugurating the facility, Dr Magufuli said its construction will help to expand the market for hides and skins in the country.



"Livestock keepers are throwing away hides and skins of their animals for lack of markets. With the construction of the new leather factory this will now be history," he said.

Tanzania has the second largest herds of livestock in Africa, after Ethiopia, and produces around 3.9m bovine hides, 2.5m goat skins and 2.3m sheep skins annually.

The president said the country's demand for shoes stands at 54m pairs annually, but the five leather industries existing produce 1.7m pairs yearly.

"In the next one to two years I hope Tanzanians will stop wearing imported shoes.

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Pemba Island residents welcome Tundu Lissu (L, in hat and specs), the opposition Chadema's candidate for the Tanzanian Presidency in the October 28 General Election, shortly before he addressed a campaign rally held at Tibirinzi grounds yesterday. Photo: Guardian Correspondent

## Govt lines up four airports for facelift

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said.

Tabora Airport will be renovated by the Beijing Construction Engineering Group, which shall build a control tower, a 1.7km road entering the area, a new passenger lounge to accommodate 250,000 people per year as well as safety fence among others.

In Shinyanga, the contractor will spend 18 months to construct a 2.2km road entering the airport, electrical system, planes parking lot, run-ways and a modern passenger lounge catering for up to 115,000 passengers projected annually.

In Sumbawanga, the contractor, Sino-Shine Overseas Construction & Investment East Africa shall build a 1.8km runway strip, a passenger building to cater for 100,000 passengers projected annually, a parking lot for aircraft, car parking, a security fence, control tower and electricity back-up system. All this will take 18 months to be completed, he specified.

As for Kigoma Airport, its contractor will be found in the next few days,

charged with renovations and construction of a new passenger lounge to accommodate a projected flow of 400,000 passengers per year, plus a control tower, renovation of airstrips and construction of a waste management system.

Hamis Amiri, the acting director general of the Tanzania Airports Authority (TAA) said the for airport renovation projects shall produce employment to local residents and create supply opportunities for small businesses and individuals in those regions.

"We will supervise to ensure that the projects are completed on the given timeframe for best outcomes. We will also monitor to ensure that the projects meet the required standards so as to last long," he said.

Oscar Hosea, the acting director of airports construction in the Ministry of Works, Transport and Communications said that airports are engines of global economic development. They are catalysts for promoting and enhancing tourism as well as national and international trade ties, he added.

## New 136bn/- leather factory to end shoe imports – JPM

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We should start cultivating the habit of buying locally-made goods," he said.

PSSSF Director General Hosea Kashima said that the newly constructed factory is expected to produce at least 1.2 million pair of

shoes annually among other leather products.

He said the factory whose capital base is 70bn/- is owned 86 per cent by PSSSF and 14 per cent by Prisons Department.

Karanga Prison provided land for the industry while PSSSF, the project

managers, was providing the machinery and buildings, with consultancy from the Tanzania Industrial Research and Development Organisation (TIRDO), for a fee of 2bn/-, he stated, elaborating that the machinery was imported from Italy to a cost of 60bn/-.

"Apart from the pairs of shoes we

will also produce 0.9m to 2m pairs of soles, other leather products like bags, belts and coats to the tune of 1.8m pairs annually," he said.

The industry will create at least 3,000 direct and 7,000 indirect jobs as well as increase the country's revenue base, he added.

## I'll end energy dependency on Mainland, vows Hamad

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not having access to piped water. I will work hard to ensure that is no longer the case," he declared.

He said he would ensure that water

supply institutions are overhauled so as to move with current needs, he said, noting further that if elected he would establish an institution to construct low cost modern houses for the people of Zanzibar.

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have arrested as we continue to hunt down others," said Sirro, hinting some of those who committed atrocities earlier had come back to the country and were arrested.

But the IGP sought to assure Tanzanians

## IGP confirms terrorist raid, scores netted

that the country was safe all over and these elements would be defeated once

again.

At the height of suspected terrorist activities in 2017, scores of people including local leaders and police officers were killed by assailants in Kibiti, Mkuranga and Rufiji districts in Coast region.

The government responded by heightened security, including the

establishment of the Kibiti Special Police Zone to enhance policing in the affected areas.

Of late, neighbouring Cabo Delgado province in northern Mozambique has been the epicentre of terrorist activities, which also harbors large gas exploitation infrastructure, as it is also the case in Mtwara region.

On Monday, the jihadist group operating in Cabo Delgado carried their war across the border into Tanzania where they beheaded 20 people on Wednesday night, on the basis of a report in the independent newsheet "Carta de Mocambique," citing Tanzanian sources.

Military sources cited by the

newsheet said the terrorists entered Tanzania by sea, going up the Ruvuma River that forms the border between Mozambique and Tanzania.

The raiders burnt down houses, destroyed an armoured vehicle and stole money and military equipment, it stated. The terrorist network that calls itself "Islamic State" claimed responsibility for the attack, and said it had killed three Tanzanian soldiers, the newsheet added.

### TERMS OF REFERENCE FOR THE HUMAN RESOURCES MANAGER

The Human Resources Manager is responsible for all human resources related activities, including:

- Recruitment and Selection:**
  - Maintain up-to-date recruitment progress reports, talent database and all related staffing communication.
  - Process all recruitment requests in an effective and timely manner.
  - Work with management to improve company's recruitment in ways to minimize future company personnel problems and turnover.
  - Manage orientation programs for staff and present HR policies and procedures at the company orientation; and ensure that all staff and company who arrive after the orientation are made aware of relevant policies and procedure.
- Human Resource Information System:**
  - Monitor timely update of personnel records (personal details, position, salary, appraisal outcomes, leave records, training and awards).
  - Liaise with other departmental heads to understand all necessary aspects and needs of HR development, and to ensure they are fully informed of HR objectives, purpose and achievements, and are updated of any new policies/procedures.
- Performance Management System (PMS):**
  - Develop and implement an effective system of staff performance evaluation, and link the results of that process to salary review, performance targets, promotion, and training and, where appropriate, termination and replacement of employees.
  - In conjunction with the management, assist to establish a similar process for the evaluation of company and other academic personnel.
  - Review employee bi-annual feedback and develop/amend any policies/procedure, if deemed necessary.
- Compensation and Benefits:**
  - Assist the finance department in payroll administration by providing input with respect to attendance, overtime, increment, special payments, etc.
  - Provide information to all employees regarding their entitlements.
- Training and Development:**
  - Generate policies and procedures for continuous identification of training needs of the staff.
  - Organize appropriate training programs for employees
  - Follow up on all training activities and make suggestions for deployment to enhance utility of the human capital of the company
- Employee Relations:**
  - Handle complaints, disputes and grievances of all employees.
  - Foster a conducive working environment through employee relations activities and communication.
  - Conduct exit interviews with employees leaving/ resigning and provide feedback to their supervisors.
  - Develop Welfare policy.
- Rules and Regulations:**
  - Review manual on a regular basis and update with any new policies and procedures as per the law of the country, and communicate to employees.
  - Maintain awareness and knowledge of latest HR developments (including visa laws), and communicate to relevant employees.
- Any other tasks that may be assigned.**
- Reporting:**
  - The Human Resources Manager reports to the Director.

**Experience & Qualifications:**  
The successful candidate should possess the following:

#### Professional Experience:

- Minimum of 5 years' proven experience in Human Resources in a private company in Tanzania or East Africa
- Advanced competencies in: establishing HR systems, HR recruitment strategies, performance evaluation development and management, staff development and planning, writing job descriptions and contract management, preparing HR framework, programs procedures and policies.
- Extensive experience in the conduct of organizational/personnel assessments, capacity needs assessments, training activities and capacity building, preferably in the private sector.
- Proven experience in providing advice to senior-level government stakeholders.
- A sound knowledge of national employment laws and human resources best practices
- Strong Interpersonal and communications skills.

#### Educational Qualifications:

- Advanced degree (Master's degree, MBA or equivalent) in Human Resources, Management and Public Administration, or other relevant subjects from a recognised and reputable private company.
- Bachelor's degree with specialization in Human Resources with more than 5 years of working experience in a private company.

#### Core Competencies:

- People Skills: Ability to work independently and as a team player who demonstrates leadership and able to support and train local and international staff.
- Communication Skills: Well developed written and oral communication skills. Able to communicate clearly and sensitively with internal and external stakeholders as a representative of Company. This includes effective negotiation and representation skills.
- Integrity: Works with trustworthiness and integrity and has a clear commitment to the core values and principles.
- Resilience/Adaptability and flexibility: Ability to operate effectively under extreme circumstances including stress. Works with a flexible, adaptable and resilient manner.
- Awareness and sensitivity of self and others: Demonstrates awareness and sensitivity to gender and diversity. Have experience and the ability to live and work in diverse cultural contexts in a culturally appropriate manner. Has a capacity to make accurate self-assessment particularly in a private company context.
- Work style: Is well planned and organized even within a fluid working environment and has a capacity for initiative and decision making with competent analytical and problem solving skills.

Model of application e-mail: [cs@sprint.co.tz](mailto:cs@sprint.co.tz)  
Apply not later than 30<sup>th</sup> October, 2020



Dr John Magufuli, the ruling CCM's candidate for the Tanzanian Presidency in the October 28 General Election, addresses a campaign rally at Usa River in Arusha Region yesterday. Photo: State House

## TRA to affix ETS on all soft drinks, bottled water

By Guardian Reporter

THE Tanzania Revenue Authority (TRA) has announced the official roll out of Electronic Tax Stamps (ETS) on fruit or vegetable juices and bottled water starting next month.

On January 15, 2019 TRA conducted the first phase of the ETS rollout whereby electronic stamps were installed on 19 companies that produce alcohol, wine and spirits.

The second phase, which involved soft and carbonated drinks and bottled water, was rolled out on August 1 last year.

TRA Commissioner General Edwin Mhede said in a statement yesterday that the decision follows the completion and application of the

same system in phases I and II to such products that included cigarettes, wines, spirits, beer and all kinds of alcoholic beverages on January 15, 2019 and followed by sweetened flavored water and other nonalcoholic beverages, like energy and malt drinks and soda on August 1, last year respectively. "All respective stakeholders and the general public are hereby required to take note of the specified products as mentioned above, whether manufactured in or imported into the country from 1st November, 2020 that they must be affixed with ETS in accordance with the regulations," reads the statement.

However, TRA late last year said that with huge number of manufacturers involved in the manufacturing of soft and carbonated drinks

as well as bottled water, it was its (TRA's) view that some of them would require training to understand the pros and cons of electronic stamps.

He said that the products, whether manufactured locally or imported into the country, will, from November 1 this year, be affixed with ETS in accordance with the regulations.

However, he noted that since the products were not affixed with tax stamps prior to the introduction of ETS, therefore such products which are still at the manufacturers' or importers' warehouses and in the markets be granted a grace period of up to three months from November 1, 2020 to January 31, 2021 to either be traded or phased out.





Selemani Bungara alias Bwege, the opposition Alliance for Change and Transparency (ACT-Wazalendo) candidate for the Kilwa South constituency parliamentary seat, records a speech by Prime Minister Kassim Majaliwa at a campaign rally at Ukote grounds in Kilwa District yesterday. Photo: PMO

## 'Govt is determined to register every citizen for health insurance scheme'

By Felister Peter, Dodoma

THE government is working on a plan to facilitate registration of every citizen with health insurance scheme.

The move is mainly targeted to enable at least 26 percent of Tanzanians living below the poverty line to be enrolled with the National Health Insurance Fund (NHIF).

So far only 4.4 million people equivalent to 8 percent of the country's population are enrolled with NHIF. Of the number, 60 percent are civil servants who are required to register with the fund in accordance with the law.

Director of Policy and Planning from the Ministry of Health, Community Development, Gender, Elderly and Children, Edward Mbagi made the statement in Dodoma yesterday when speaking at the opening of a one-day editors meeting organised by NHIF.

Mbagi said: "Discussions are going on in the ministry on how best the plan can be implemented. The government is determined to ensure universal health coverage."

According to him, the government has taken a number of initiatives to

improve provision of health services which includes construction of health centres, availability of drugs as well as increasing the budget for the health ministry.

The director highlighted that budget for drugs has been increased to over 200bn/- in the 2020/2021 financial year compared to 31bn/- in the 2015/2016 financial year.

Director of Customer Services at NHIF, Christopher Mapunda said the fund is working to improve its services which includes introduction of NHIF App which will enable customers to cross check a number of facts before visiting specific health facility.

Mapunda noted that they have also introduced a system that allows the fund to register various groups in the informal sector such as journalists, food vendors, motorbike riders, fishermen and artisanal miners.

Earlier, NHIF Director General, Bernard Konga asserted that the fund has reached a good number of Tanzanians with the service.

He said the fund will celebrate its 20th anniversary next year with focuses on ensuring universal health coverage.

By Henry Mwangonde, Hai

## JPM: I will end challenges in Hai within 2-year period

CCM presidential candidate Dr John Magufuli yesterday promised residents of Hai District in Kilimanjaro Region that he will address all chronic challenges facing them within two years.

Speaking during a campaign rally at Hai's London grounds yesterday, Dr Magufuli said the challenges were a result of the decision by the residents to choose an opposition Member of Parliament who was not presenting them to relevant authorities for solution.

"Hai has a lot of challenges, but the choice is yours to choose development

or words because this is the right time; I will address all these challenges within the first two years of my second term if you choose me," he said.

Dr Magufuli promised the residents that if they elect him, he will build a new market at Sadara which will be used to sell crops like bananas.

On the same vein Dr Magufuli said upon re-election, he will finalise the electrification of rural villages and

solve the water scarcity challenge facing them.

He said in the next five years, he will ensure a health centre is constructed at Longoli to help the residents.

Dr Magufuli also promised to construct a Rongai which is 25 kilometers long and has been a big challenge to the residents for a long time.

"We have constructed big bridges,

whereby some are crossing Indian Ocean waters; we cannot fail to build these few kilometres. We're also building the Standard Gauge Railway line from Dar es Salaam to Mwanza, this is a very minor issue," he said.

He also vowed to increase the number of health workers in Hai District, which according to him, there is a deficit of 403 across hospitals and health centres in the district.

## ZEC publishes voters' lists at centres all over Zanzibar

By Guardian Reporter, Zanzibar

ZANZIBAR Electoral Commission (ZEC) has published voters' lists by pinning them at all 407 polling centres in the Isles for early voting on 27 October and the general voting for 28 October.

ZEC Director of Elections Thabit Idarous Faina told reporters during his visit at the Mwembe Shauri School voting centre in Zanzibar yesterday that the move will help voters to know their details and the centres they vote

at before polling day.

Faina said the commission has released the names of the voters in accordance to Section 39 of the Zanzibar Elections Act (No 4 of 2018) that requires the returning officer to pin up the list of voters at an open place seven days before polling day.

He said ZEC has also put in place a special procedure to enable voters know their voting centre by using Zantel mobile service by dialing \*152\*29#.



# Condolences

## Ken Cockerill

Former Chief Executive,  
Stanbic Bank Tanzania

It is with great sadness that the Board, Management and Staff of Stanbic Bank announce the passing of our dear friend and valued leader, Ken Cockerill who worked with the Bank for almost 7 years.

Ken worked in Tanzania as the Chief Executive Stanbic Bank, from 1<sup>st</sup> December 2013 to 31<sup>st</sup> March 2020 when his assignment in Tanzania ended and he relocated to take up a new role within the Group. During his time with Stanbic Bank Tanzania, Ken built a lasting legacy, became part of the family and made many friends. He will be truly missed.

We have a lost a dear friend, colleague and champion of the Standard Bank Group.

May his soul Rest In Eternal Peace.



## Limit children's time on internet, TV, parents urged

By Correspondent Crispin Gerald

PARENTS and guardians in the country have been urged to limit their children's time on internet and television to protect the minors from addiction of the same at the expense of studies and rest.

This comes as more Tanzanians including children in some families, own hand-held devices with internet and digital TV sets that broadcast for 24 hours becoming a common feature in many homesteads.

Architect and senior research fellow with the Institute of Human Settlement Studies at Ardhi University Prof Huba Nguluma made the call at the weekend in Dar es Salaam, calling upon heads of families to be hands-on in parenting.

She added that technology is growing at a high speed all over the world, providing some benefits to most users, however, it also contributes to erode morals and ethics to most young boys and girls who are too exposed to it.

"I urge my fellow parents

and guardians to perform your responsibilities of taking care of your children by keeping them away from the worse of technology. I recommend that, it is better to encourage them to read books and to study things which will add value to their career," she said.

She made the challenge during the 9th graduation ceremony for standard seven students at Kilimani schools, where total of 64 standard seven students and 110 pre-unit students graduated.

Prof told standard seven students that they have to consider themselves as winners, no need to fear the exams, but they need to study hard to understand the questions and to win the exams.

"I urge you young boys and sisters, don't get exposed too much with things of this world, including technology because it has side effects. What you need to do now is to work on your dreams, by studying hard on how to archive it," she emphasized it.

"Education is the valuable heritage that can take you towards your dreams,

therefore, make sure you spent your time to learn new things around your dreams which can help to shape it in proper manner," Nguluma added.

For his part Gerald Mkali a science teacher said that the school in collaboration with parents are working tirelessly to ensure students are brought up in accordance to morals and ethics to prepare them to become better people in the society.

He applauded the government for amending the syllabus that reduces the large number of lessons to primary students, the syllabus helps to lower the topics in the subject of social science from 33 which was a huge burden to students.

"We urge standard seven students to keep on studying even after the exams, in order to prepare themselves to join the secondary education. Knowledge has got no end," he insisted.

"The management of school and teachers are confident enough with the preparations that has been done to standard seven students, and we hope they will all pass," Mkali said.



China's Ambassador to Tanzania, Wang Ke (L), pictured in Dar es Salaam on Tuesday presenting a certificate to Mashana Glory for emerging one of this year's winners of the Chinese Language proficiency competition. Photo courtesy of Chinese Embassy

## Police in Mwanza hold woman for circumcising a nine-day-old infant

By Guardian Correspondent, Mwanza

POLICE in Mwanza Region have detained four people for various offences including performing circumcision to a nine-day-old baby girl, and for being found with 49 voters' cards.

Mwanza Regional Commissioner Muliro Jumanne Muliro told reporters here yesterday that suspect Getrude Felician, resident of Chibasi Village in Ukerewe District was arrested after performing circumcision to her granddaughter,

name withheld.

Muliro said the suspect committed the crime recently and caused the baby to bleed immensely, adding that she will be taken to court any time.

He said in another incident three people were arrested in Magu District, Mwanza Region with 49 voters' cards for this year's election.

He mentioned the trio as Shida Kitwanga, Peter Malemi and Kulwa Patrice, all residents of Magu, Mwanza Region.

In yet another incident, RPC Muliro said one Deogratias Medard died after

he allegedly consumed poisoned food in Sengerema District.

In regard to the general elections, Muliro said the police are well mobilized to ensure every person qualified to vote does so freely and without fear.

Tanzania prohibits the practice of FGM under its Sexual Offences Special Provision Act 1998. The law provides that anyone having custody, charge or care of a girl under eighteen years of age who causes her to undergo FGM commits the offence of cruelty to children.

By Correspondent Valentine Oforo,

Dodoma

THE Tanzania Agricultural Research Institute (TARI) has embarked on specialized training of extension officers from all over the country on professional cultivation of oil palm so as to boost its production.

The drilling which takes place at TARI's Kigoma-based Kihinga Centre in Kigoma region, has already trained extension officers from Kigoma District Council, Kigoma Ujiji Municipal council as well as those from Nkasi, Sumbawanga and Kalambo Districts in Rukwa Region.

In an interview yesterday, TARI National Coordinator for oil palm research, Dr Filson Kagimbo said the exercise was targeting to ensure the strategic crop is cultivated professionally among local farmers.

He said the relevant farmers in the region are currently busy preparing their farms in readiness to start planting the crop's seedlings.

In implementing the programme, he detailed, TARI was partnering with the relevant districts, the mutual joint venture in which, the institute is responsible for training the farmers, whereby the districts offices covers the costs for programme's expenditures.

Hopefully, he said the training is projected to fetch fruitful results by enabling the farmers to overcome and mitigate several setbacks that used to upset their farming standards and yields.

"Poor awareness among extension officers and farmers over agronomic

By Guardian Reporter

THE Food and Agriculture Organisation of the United Nations (FAO) and Tanzania yesterday launched the Forest and Farm Facility (FFF) Phase II partnership to empower forest and farm producers to improve their livelihoods to cope with climate change and build a resilient future.

Launched in Morogoro Region, the partnership focuses on strengthening the forest and farm producer organisations (FFPOs) - representing smallholders, rural women's groups, local communities and indigenous peoples' institutions as key agents of change.

FFF Phase II specifically intends to contribute to the achievement of at least 11 of the 17 Sustainable Development Goals (SDGs); particularly, SDGs 1, 2, 5, 13 and 15 on livelihoods, food security, gender equality, climate change and life on land.

The National Network of Farmers' Groups in Tanzania (MVIWATA) and the Tanzania Tree Growers Association Union (TTGAU) are the FFPOs that will

## Extension officers drilled on modern farming of oil palms

practices pertaining to palm oil growing used to stand as a great barrier for the metamorphosis of the sector. With the new initiative, it's obvious that the sector will step into an impressive record come near future," he expressed.

Picked for coordinating and oversee performance of the sector, he said, TARI-Kihinga was planning to annually produce at least 5,000,000 seeds of palm oil, being in concerted effort to spur cultivation of a key cash crop in Tanzania.

To attain the set seeds production, the center has entered into contract with two separate companies, Yangu Macho Group Limited and Felisa Company for the production of the remaining 3,000,000 seeds, whereby the center-Kihinga- will produce the remaining 2,000,000 seeds.

He informed that the center had already produced at least 1,805,868 seeds of coded TENERA, which suffice to cover a total of 36,117 acres.

Despite multiple efforts to push for mass cultivation of the crop, Dr Kagimbo itemized lack of enough improved oil palm seed varieties and poor awareness on best practices among farmers and agricultural officers as factors that might thwart mass cultivation of the crop in Tanzania.

In Tanzania, oil palm production is still mainly concentrated in the Kigoma Region, which accounts for more than 80 percent of all oil palm production

in Tanzania, and thus, the center had decided to start imparting the extension officers in the region with the best practices.

Other regions with oil palm cultivation potential include Mbeya, Morogoro, Kagera, Tanga, Dar es Salaam, Coast and Zanzibar.

Available records depict that in 2018, Tanzania produced a total of 40,500 tonnes of palm oil, out of which 31,750 tonnes was produced from 19,640 hectare farm in Kigoma Region.

The amount produced is equivalent to 1.6 tonnes per hectare which is lower than the average produced in Malaysia, of 8 to 9 tonnes per hectare. The low palm oil produced is contributed to the use of low yielding oil palm varieties, small areas of land devoted to palm production, poor agronomic practices, use of low - quality planting material, old palm trees which have not been replanted for over a century, pot processing facilities as well as lack of extension services.

The country is importing 365,000 metric tonnes of edible oil annually which costs the government at least 443bn/-.

Palm oil is the most consumed edible oil in Tanzania due to its widespread availability and cost-effectiveness. In 2016, domestic edible oil consumption was estimated to be 570,000MT, 64 percent of it being palm oil, 30 percent sunflower and 2 percent cotton seed oil.

## FAO, govt launch programme to empower forest, farm producers

lead the launched FFF Phase II in three prioritised landscapes of Njombe, Kilosa, Kilombero valley (in Morogoro region) and the Katavi, Rukwa, Tabora, and Songwe landscape.

"Collectively, forest and farm producer organisations have the transformative potential to achieve sustainable development and respond to climate change at landscape scales. Collective action requires strong producer organisations," says Charles Tulahi, FAO Tanzania Assistant Country Representative (Programmes).

He observes: "FFPOs represent a vast, neglected and unrecognised component of the private sector. These organisations have mandates to help millions of small holders diversify local economies, increase resilience and reduce poverty - while restoring and managing landscapes that adapt to and mitigate climate change."

"We will provide support to build

the capacities of the forest and farm producer organisations in Tanzania for strategic climate action, support recovery from Covid and ensure sustainable outcomes and build local level resilience" says Jhony Zapata, FFF forestry officer and coach for Tanzania.

He adds: "With support the producer organisations can innovate, incubate experimental and innovative approaches, adapt, learn from mistakes and build partnerships for implementation of actions on the ground."

The launching workshop brought together nearly 50 people, including representatives of the relevant sectoral public services, representatives of key FFPOs, representatives of development partners engaged in the resilience of landscapes in the face of climate change and the improvement of livelihoods, as well as representatives from MVIWATA and TTGAU.

**fhi360**  
THE SCIENCE OF IMPROVING LIVES

### EMPLOYMENT OPPORTUNITIES

FHI 360 is a nonprofit human development organization dedicated to improving lives in lasting ways by advancing integrated, locally driven solutions. Our staff include experts in Health, Education, Nutrition, Environment, Economic Development, Civil Society, Gender, Youth, Research and Technology; creating a unique mix of capabilities to address today's interrelated development challenges. FHI 360 serves more than 70 countries. FHI 360 is seeking applications for various positions for an anticipated USAID project focused on addressing critical gaps in the provision of comprehensive HIV and tuberculosis (TB) services in Tanzania.

#### 1. Chief of Party – Tanzania (1 position)

**Position Main Responsibilities:** The Chief of Party will provide leadership, managerial and technical support throughout the implementation of the project and will be responsible for the administration, program management, performance monitoring and technical implementation and oversight of all program activities. The COP will serve as the principal institutional liaison to the Tanzanian Government and USG and is expected to have regular communication with the Agreement Officer's Representative. The COP is responsible for ensuring compliance with FHI 360 policies and procedures and USG rules and regulations. Also responsible for ensuring sub-awardee compliance and monitoring quality of program implementation. The position will be based in Tanzania and report to the FHI 360 Southern Africa Regional Director.

**Position Requirements- Qualifications, Skills and Experience:** Master's Degree in Public Health, Health Administration, Management, Social Work, Business Administration with a focus on public health, social sciences, or related field with 7-9 yrs relevant experience; OR Bachelor's degree in similar field with 9-11 yrs relevant experience; • A minimum of ten years of experience with progressively increasing responsibility designing, implementing, managing and leading large development programs involving multiple partners, stakeholders and geographic target areas in a developing country • A minimum of five years prior experience as a Chief of Party or similar leadership role of similar size and complexity • A minimum of three years of experience providing specific technical direction and oversight of the development and management of TB programs with key populations • Management experience with a USG funding mechanism and familiarity with USG agreement regulations preferred • Demonstrated ability through previous experience leading a technical activity through evidence and data driven decision making • Demonstrated ability through previous experience to establish and maintain productive working relationships with a wide network of partners and stakeholders • Demonstrated ability through previous experience to liaise with senior government officials, dignitaries, executives of NGOs, FBOs, CBOs, and the for-profit business community, and senior members of the donor community • Excellent interpersonal, writing and oral presentation skills in English

#### 2. Deputy Chief of Party-Technical (DCOP-T) - Tanzania (1 position)

**Position Main Responsibilities:** The DCOP-T will be responsible for administrative and financial leadership of the project to ensure quality, timeliness, and efficiency of project set-up, daily operations, and close-out. The DCOP-T will manage the administrative and logistic infrastructure of key components of the program description and ensure adherence to global standard of excellence in health service delivery programming and donor-specified compliance. The position will be based in Tanzania and will report to the Chief of Party.

**Position Requirements- Qualifications, Skills and Experience:** Master's Degree or higher in public health, social sciences, or a closely related field is required; a medical doctor is strongly preferred with 7-9 yrs relevant experience; OR Bachelor's degree in similar field with 9-11 yrs relevant experience • 10+ or more years of Ten or more years of progressively more responsible technical supervisory work experience that involved direct leadership of professional and support staff, and oversight and evaluation of staff performance and deliverables • At least 8-10 years' technical experience in designing, implementing and managing TB programs and other public health programs in high-burden, resource-constrained settings preferred; Knowledge and experience working within the health sector; experience working in Tanzania and/or the region preferred • Demonstrated track record of working in teams and fostering partnerships • Experience with a USG cooperative agreement/contract preferred • Demonstrated ability to create and maintain effective working relations with host country government personnel, stakeholders, NGO partners, and international donor agencies • Strong interpersonal, writing and oral presentation skills in English • Ability to work independently and manage a high volume work flow

#### 3. Monitoring, Evaluation and Learning (MEL)

##### Director - Tanzania (1 position)

**Position Main Responsibilities:** The MEL Director will oversee the monitoring, evaluation and learning components of the project focused on specific program actions to diagnose persons infected with HIV, provide life-saving ARV therapy for PLHIV, and support retention and adherence to ensure HIV viral suppression to reduce AIDS-related deaths in Tanzania. S/he leads the development of and manages the MEL Plan.

The MEL Director develops and maintains systems to collect data and leads data analysis to produce information on inputs, outputs, outcomes and impact of the program. S/he collaborates with and oversees sub-grantees to provide feedback on data collection and indicators; analyzes data reported from sub-grantees and supports training of M&E personnel in quality assurance methods. S/he collaborates with the program team to design operational research (OR) to support learning, evaluation and planning, and oversees the implementation of OR projects as well as analysis, dissemination, and use. She/he shares MEL data and improvement plans, as well as strategies for program improvements for greater program effects with program team. The position will report to the Chief of Party.

**Position Requirements- Qualifications, Skills and Experience:** Master's degree in monitoring and evaluation, public health, demography, social science, economics, or relevant discipline with 7-9 yrs relevant experience' OR Bachelors Degree in similar field with 9-11 yrs of relevant experience. Significant study in the health field, international development and/or program monitoring and evaluation\* At least 10 years of experience related to monitoring, evaluating and reporting on programs related to HIV/AIDS and TB in high-burden, resource-constrained settings\* Experience in design and implementation of M&E systems for USG-funded projects;\* Strong background or formal training in evaluating international development programs such as HIV/AIDS/PEPFAR;\* Strong quantitative and analytical skills and ability to articulate technical information clearly and effectively to both technical and non-technical audiences;\* Demonstrated expertise in rigorous quantitative and qualitative research and analytical methods. • Excellent report writing, analytical, and communication skills, including oral presentation skills;\* Demonstrated statistical analysis skills and use of relevant software (SAS, SPSS, Epi Info, Atlas)

#### 4. Director of Finance and Operations- (1 position)

**Position Main Responsibilities:** Under the guidance of the COP, provides operational oversight on financial and human resources management, efficient procurement and logistical services, contracts & grants, asset management, ICT, and general administration as well as ensuring consistency with USAID/USG's rules and regulations. Oversees overall financial management to include budget management and monitoring, forecasting needs, procurements, management of financial systems and enforcing controls. The position will be based in Tanzania. Recruitment is contingent upon successful award of the project and the selection of final applicant is subject to USG approval.

**Position Requirements- Qualifications, Skills and Experience:** A Master's degree in business administration, finance, accounting, other relevant field with 7-9 yrs experience or a Bachelor's or certified accounting degree with 9-11 years or more of experience • A minimum of 12 years of experience in administrative and financial management of large scale, complex, international development assistance programs • Demonstrated knowledge, skills, and /or experiences in accounting, financial planning and management, and procurement, among other management support areas/functions, as required • Strong financial and operational management experience with proven management skills;\* Demonstrated experience and skills in developing and managing budgets with an annual value of over \$10 million • Experience and working knowledge of accounting, finance, procurement and administration of PEPFAR funded awards • Contracts Management including grants under contract experience is a must • High degree of proficiency in written and spoken English communication, including presentation and training skills • A successful track record in setting priorities; keen analytic, organization and problem-solving skills which support and enable sound decision making; • Strong interpersonal and team-building skills with significant experience building strong host country national team.

**Recruitment is contingent upon successful award of the project and the selection of the final applicant is subject to USAID approval**

#### How to Apply:

FHI 360 has a competitive compensation package. Interested candidates may apply online through [www.fhi360.org/careers](http://www.fhi360.org/careers) by uploading his/her Application Letter, Curriculum Vitae (CV)/Resume, Photocopies of Certificates and Names and Addresses of three (3) referees . FHI 360 is an Equal Opportunity Employer. Closing Date: November 6, 2020. Only short listed candidates will be contacted.



# PUBLICATION OF FINANCIAL STATEMENTS

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



## CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30<sup>TH</sup> SEPTEMBER 2020 (Amounts in million shillings)

	Current Quarter 30th Sept 2020	Previous Quarter 30th June 2020
<b>A. ASSETS</b>		
1 Cash	40,044	29,196
2 Balances with Bank of Tanzania	99,318	179,746
3 Investment In Government securities	322,651	366,322
4 Balances with other banks and Financial Institutions	50,304	68,107
5 Cheques & Items For Clearing	752	3,045
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customer's liabilities for acceptances	-	-
9 Interbank Loans Receivables	243,241	195,792
10 Investment in other securities	-	-
Loans, advances and overdrafts	-	-
11 (Net of allowances for probable losses)	719,488	749,023
12 Other Assets	18,451	26,797
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	9,415	10,091
16 <b>TOTAL ASSETS</b>	<b>1,503,664</b>	<b>1,628,119</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	21,606	18,003
18 Customer deposits	1,020,366	1,143,093
19 Cash Letters Of Credit	24,098	22,502
20 Special deposits	-	-
21 Payment orders/transfers payable	-	-
22 Bankers cheques and drafts issued	2,656	7,117
23 Accrued taxes and expenses payable	11,931	15,647
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	13,991	16,185
27 Other Liabilities	39,593	38,769
28 Borrowings	76,200	76,154
29 <b>TOTAL LIABILITIES</b>	<b>1,210,441</b>	<b>1,337,470</b>
30 <b>NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>293,223</b>	<b>290,649</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid-up Share Capital	101,092	101,092
32 Capital reserves	799	799
33 Retained earnings	158,005	158,005
34 Profit/(Loss) account	20,332	16,975
35 Other capital accounts	12,995	13,778
36 Minority interest	-	-
37 <b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>293,223</b>	<b>290,649</b>
<b>LIABILITIES AND SHAREHOLDER'S FUND</b>		
38 Contingent liabilities	1,640,221	1,695,795
39 Non performing loans & advances	20,022	18,036
40 Allowances for probable losses	12,860	12,167
41 Other non performing assets	-	-
<b>SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	19.5%	17.9%
(ii) Non performing loans to total gross loans	2.7%	2.4%
(iii) Gross loans and advances to total deposits	68.9%	64.6%
(iv) Loans and Advances to Total assets	47.8%	46.0%
(v) Earning Assets to Total Assets	88.8%	84.7%
(vi) Deposit Growth	(9.9%)	7.51%
(vii) Asset Growth	(7.6%)	2.6%

## CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30<sup>TH</sup> SEPTEMBER 2020 (Amounts in million shillings)

	Current Quarter 30th Sept 2020	Comparative Quarter (Previous Year) 30th Sept 2019	Current Year Cumulative 30th Sept 2020	Comparative Year Cumulative (Previous Year) 30th Sept 2019
1 Interest income	18,394	25,655	67,406	72,363
2 Interest expense	(4,885)	(7,493)	(18,748)	(18,768)
3 <b>Net interest income (1 minus 2)</b>	<b>13,509</b>	<b>18,162</b>	<b>48,658</b>	<b>53,595</b>
4 Bad debts written-off	-	-	-	6,638
5 Impairment losses on loans and advances	(358)	(2,986)	(1,185)	(6,920)
6 <b>Non interest income</b>	<b>12,681</b>	<b>11,079</b>	<b>35,206</b>	<b>34,679</b>
6.1 Foreign currency dealings & translation gain/(Loss)	5,878	3,096	12,619	13,926
6.2 Fees and commission	5,088	6,125	17,300	18,284
6.3 Dividend income	-	-	-	-
6.4 Other operating income	1,715	1,858	5,197	2,469
7 <b>Non interest expense:</b>	<b>(15,642)</b>	<b>(16,831)</b>	<b>(51,270)</b>	<b>(51,310)</b>
7.1 Salaries and Benefits	(7,803)	(7,435)	(23,652)	(23,776)
7.2 Fees and commission	(276)	(230)	(618)	(471)
7.3 Other Operating expenses	(7,563)	(9,166)	(26,700)	(27,063)
8 <b>Operating income/(loss) before tax</b>	<b>10,190</b>	<b>9,424</b>	<b>31,409</b>	<b>36,682</b>
9 Income tax provision	(3,433)	(3,614)	(11,077)	(9,952)
10 <b>Net income / (loss) after income tax</b>	<b>6,757</b>	<b>5,810</b>	<b>20,332</b>	<b>26,730</b>
11 <b>Other Comprehensive Income (Retimize)</b>	-	-	-	-
11.1 Net gain/(losses) on changes in the fair value of	(783)	724	3,715	(1,497)
12 <b>Total comprehensive income/(loss) for the year</b>	<b>5,974</b>	<b>6,534</b>	<b>24,047</b>	<b>25,233</b>
13 Number of Employees	271	274	271	274
14 Basic Earnings Per Share	586	504	588	773
15 Number of Branches	4	4	4	4
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	2.6%	2.4%	2.7%	3.2%
(ii) Return on Average Shareholders' Fund	9.2%	5.4%	9.4%	13.1%
(iii) Non Interest Expense to Gross Income	59.7%	57.8%	61.1%	58.1%
(iv) Net Interest to Average Earning Assets	4.0%	5.4%	4.7%	5.4%

## CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 30<sup>TH</sup> SEPTEMBER 2020 (Amounts in million shillings)

	Current quarter 30th Sept 2020	Previous quarter 31st Jun 2020	Current Year Cumulative 30th Sept 2020	Comparative Year (Previous Year) Cumulative 30th Sept 2019
<b>I: Cash flow from operating activities:</b>				
Net Income/(Loss) before tax	10,190	7,590	31,409	27,258
Adjustment for:				
Impairment/Amortization	1,091	2,121	256	(1,224)
Net change in Loans and Advances	29,535	(20,211)	(6,969)	(5,793)
Gain/Loss on sale of Assets	(73)	-	(73)	-
Net change in deposits	(121,131)	77,207	(46,390)	175,075
Net change in short term Negotiable securities	43,671	14,441	29,828	(38,310)
Net change in other liabilities	(15,309)	6,036	(2,159)	(24,768)
Net change in other Assets	11,315	(875)	4,590	2,491
Tax paid	(2,858)	(2,858)	(8,574)	(8,286)
Others-Net Change in SMR&F placements	(23,030)	26,344	(10,687)	(88,523)
<b>Net cash provided/(used) by operating activities</b>	<b>(66,599)</b>	<b>110,395</b>	<b>(8,929)</b>	<b>38,920</b>
<b>II: Cash flow from investing activities:</b>				
Dividends received	-	-	-	-
Purchase of fixed assets	(87)	(228)	(33)	(581)
Proceeds on sale of fixed assets	73	-	79	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>(14)</b>	<b>(228)</b>	<b>(266)</b>	<b>(581)</b>
<b>III: Cash flow from financing activities:</b>				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	(20,000)
Net change in other borrowings	-	-	-	-
Others	-	-	-	-
<b>Net cash provided (used) by financing activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(20,000)</b>
<b>IV: Cash and Cash Equivalents:</b>				
Net increase/(decrease) in cash and cash equivalents	(66,613)	110,167	(9,195)	16,339
Cash and cash equivalent at the beginning of the quarter	325,182	215,015	267,764	302,898
Cash and cash equivalent at the end of the quarter	258,569	325,182	258,569	319,237

## CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30<sup>TH</sup> SEPTEMBER 2020 (Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
<b>Current Year 2020</b>							
Balance as at the beginning of the year	101,092	-	158,003	0	799	9,281	269,176
Profit for the year	-	-	20,332	-	-	-	20,332
Other Comprehensive Income	-	-	-	-	-	3,715	3,715
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>101,092</b>	<b>-</b>	<b>178,335</b>	<b>0</b>	<b>799</b>	<b>12,996</b>	<b>293,223</b>
<b>Previous Year 2019</b>							
Balance as at the beginning of the year	101,092	-	147,579	0	15,227	8,517	272,415
Profit for the year	-	-	36,499	-	-	-	36,499
Other Comprehensive Income	-	-	-	-	-	764	764
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(40,503)	-	-	-	(40,503)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	144,275,249	-	(14,428)	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>101,092</b>	<b>-</b>	<b>158,003</b>	<b>0</b>	<b>799</b>	<b>9,281</b>	<b>269,176</b>

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

Name and Title	Signature	Date
Sanjay Rughani Chief Executive Officer		22-Oct-2020
Rayson Foya Chief Finance Officer		22-Oct-2020
Pamela Ninyia Chief Internal Auditor		22-Oct-2020

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
1. Harish Bhatt		22-Oct-2020
2. Prof. Sylvia S. Temu		22-Oct-2020

## The Banking and Financial Institutions (Disclosures) Regulations, 2014 SCHEDULE (Made under Regulation 11) MINIMUM DISCLOSURES OF CHARGES AND FEES

NUMBER	ITEM/TRANSACTION	CHARGE/FEE
1.0	<b>Current Accounts</b>	
(a)	Required minimum opening balance	Ordinary: TZS 500,000; USD/EUR/GBP 500 Hifadhi: TZS 250,000; USD 250
(b)	Monthly service fee (breakdown per customer type)	Ordinary: Balances below TZS 20mm: TZS 15,340 USD/EUR – 17.7 GBP -14.16 Balances above TZS 20mm: TZS 9,500 USD/EUR 14.16 GBP 7.08 Div: TZS 15,340 USD/EUR 15.34 Single Fee (Mkombozi): TZS 17,700 Hifadhi: None for digital account opened and TZS 900 for non-digital account
(c)	Cheque withdrawal over the counter	Cash withdrawal fee for amount below TZS 20mm: TZS 8,000 USD 2.0% Min 6 EURO 2.0% Min 12 GBP 2.0% Min 6 Cash withdrawal fee for amount TZS 20mm and above: TZS 0.35% Min 118,000 USD 2.0% Min 6 EURO 2.0% Min 12 GBP 2.0% Min 6
(d)	Fees per ATM withdrawal	TZS 1,200 USD \$ 1
(e)	ATM mini statement	TZS 600 USD 0.6
(f)	Interim statement per page	TZS 2,000/USD/EUR 4; GBP 2 Business banking: TZS23,000 USD/EUR/GBP 24 Corporate: TZS 3,000 USD 12 Commercial: TZS 3,500 USD 15
(g)	Periodic scheduled statement	Retail banking: free E-statements Business banking: Free E-statements Corporate: Waived Commercial: waived
(h)	Cheque book	30 Leaves: TZS 14,160 100 Leaves: TZS 35,400 Business Banking 100 Leaves TZS 41,300; USD 41 Corporate Bank 100 leaves TZS 26,000 USD 12 Commercial 100 leaves TZS 30,000 USD 30
(i)	Dishonoured cheque	- TZS: 0.35% of value, Min TZS 59,000, Max TZS 177,000 - USD/EUR: 0.35% of value, Min USD/EUR 89; Max USD/EUR 236 - GBP: 0.35% of value, Min GBP 89; Max GBP 177 Business Banking: Cheque Unpaid - insufficient funds TZS 271,400 USD/EUR/GBP 201
(j)	Special clearance	Non-Local Bank/Branch: TZS 47,200; USD/EUR 53 Local Bank/Branch: TZS 40,120; USD/EUR 40 GBP 40
(k)	Counter cheque	TZS 14,160; USD/EUR/GBP 14
(l)	Stop payment	TZS 35,400; USD/EUR 41; GBP 35 per Notice Business banking: Stop Payment - for lack of funds TZS 70,800 USD/EUR/GBP 71 Stop Payment, for any reason other than lost leaf TZS 35,400 USD/EUR/GBP 71
(m)	Standing order	TZS 7,080; USD/EUR/GBP 7 Business banking: TZS 7,080 USD/EUR/GBP 14 Corporate: TZS 6,600 USD 6.5 Commercial: TZS 7,500 USD 15
(n)	Balance enquiry	Retail: TZS 300/USD 0.1 own ATM and TZS 1,000/USD 1 non SCB ATM locally TZS 1,180; USD/EUR/GBP 1.2 Electronic: Free
(o)	New ATM card issuance	Free
(p)	ATM card renewal or replacement (indicate costs for different card types)	TZS 25,000 USD/EUR 15; GBP N/A
(q)	Overdrawn account interest charge	25% per annum charged daily on utilised amount
(r)	Unarranged overdraft	- TZS: Interest at base rate plus 23%; Minimum TZS 10,000 per month - USD/EUR: Interest at base rate plus 23%; Minimum USD/EUR 15 per month - GBP: Interest at base rate plus 23%; Minimum GBP 16 per month
(s)	Interbank transfer	TZS 11,800 USD/EUR 5.37 Corporate Manual TZS 11,800 Electronic TZS 6,500 GBP N/A Commercial Manual TZS 11,800 Electronic TZS 6,500 GBP N/A Digital: TZS 7,080 USD/EUR 5.37 GBP N/A
(t)	Bill payments through ATM	N/A
(u)	Deposit fee	None
(v)	Other (please specify)	N/A
2.0	<b>Savings Accounts</b>	
(a)	Required minimum opening balance	Ordinary: TZS 500,000; USD/EUR/GBP 500 DVA: TZS 500,000 USD 500 Tajirika Junior: TZS 250,000 USD 250 Tajirika: TZS 500,000
(b)	Monthly service fee	Monthly Ledger Fees for balances below TZS 10mm / USD / Euro 5,000 / GBP 5,000 Ordinary: TZS 8,260 USD/EUR 17.7 GBP 14.16 Monthly ledger fees for balances TZS 10mm/USD 5,000/GBP 5,000 and above Ordinary: TZS 7,000 USD/EUR 14.16 GBP 7.08 Monthly Ledger Fees for balances below TZS 10mm / USD / Euro 5,000 / GBP 5,000 DVA: TZS 8,260 USD/EUR 17.7 GBP 14.16 Monthly ledger fees for balances TZS 10mm/USD 5,000/GBP 5,000 and above DVA: TZS 7,000 USD/EUR 15.34 GBP 7.08 Tajirika Junior: None Tajirika: None
(c)	Interim statement	TZS 2,000 USD/EUR 4; GBP 2
(d)	Account closure	TZS 29,500 USD/EUR 30 GBP 30
3.0	<b>Electronic Banking</b>	
(a)	Internet banking monthly fee	Free
(b)	Internet transfers	-foreign telegraphic transfers • USD/EUR: 53.1/59 • GBP 47 -Local telegraphic Transfer TZS - 7,080 USD/EUR -5.37
(c)	Mobile banking	1000 – 9,999 = 900 10,000 – 49,999 = 3,000 50,000 – 99,999 = 4,100 100,000 – 299,999 = 5,700 300,000 – 1,000,000 = 7,100
(d)	Other	N/A
4.0	<b>Foreign Exchange Transaction</b>	
(a)	Purchase/sale of T/Cs transactions over the counter	N/A
(b)	Purchase of foreign cheque	-USD/EUR: 0.71% of value Minimum 17.7; Maximum 177 -GBP: 0.71% of value Minimum 59; Maximum 177
(c)	Sale/purchase of cash passport	N/A
(d)	Telegraphic transfer	- TZS: N/A - USD/EUR: 0.4% of value, Minimum USD/EUR 59; Maximum USD/EUR 118 (includes telefax/swift charges up to USD 35.0) +overseas charges USD41.3 (optional- Deducted upfront) - GBP: 0.4% of value, Minimum GBP 17.7; Maximum GBP 75 +telefax/swift GBP 23.6 +prepaid overseas charge.
(e)	Telex/SWIFT	Corporate: 0.35% of value (Min USD 36; Max USD 150) +Swift Charges (USD42) +Overseas Charges where applicable (USD 50) Commercial: 0.35% of value (Min USD 36; Max USD 150) +Swift Charges (USD42) +Overseas Charges where applicable (USD 50)
(f)	Transfer from foreign currency denominated account to local current account (within bank and to other bank)	USD/EUR: 5.37 GBP: 5.37 Transfer within SCB Accounts: No Charge
5.0	<b>Personal Loans</b>	
(a)	Processing/Arrangement/Appraisal fee	
(i)	Personal loans	3.5% Minimum TZS 118,000
(ii)	Overdrafts	Salary O/D: None Secured O/D: 1.42% Minimum TZS 117,000



# Pregnant women clinic attendance increases by 14 per cent in one year

By Guardian Correspondent, Babati

MONTHLY attendance at clinics by pregnant women in Manyara Region has increased by 14 per cent in a period of one year and nine months.

Emma Ngatoluwa, Manyara Region's Coordinator of Maternal Health was speaking at a meeting convened to review a work plan to tackle misleading traditions and beliefs that contribute in the improper use of maternal health services.

She mentioned some of the oppressive customs including child marriages, child pregnancies and female genital mutilation (FGM).

The maternal health expert said in 2019 attendance of pregnant women at clinics stood at 65 per cent but beginning January to September this

year the attendance rose to 79 per cent.

She said delivery service for pregnant women at clinics is yet to attain the targeted national average of 80 per cent, whereas in 2019 Manyara Region attained 52 per cent whereas in 2020 January to September it reached 66 per cent.

She further said that in 2019 pregnant women tested for HIV for the period of January to September was 99 per cent while the target was 98 per cent.

Prisca Nyaki, the Coordinator of Maternal Health from Babati Town Council said in order to protect the health of a woman, it would be better for her not to give birth to more than five children.

Juma Ndoera, Kiteto District's Acting Community Development

Officer said there are Muslim patients especially women who refuse to be treated by male health experts whenever they go to give birth.

"Also some members from the Maasai clan refuse males to treat them and we sometimes call the police to threaten the patient before she is treated," Ndoera said.

In regard to FGM, Anna Fissoo, Manyara Regional Community Development Officer said this has to be fought against by both women and men to save small children from being mutilated without their consent.

The meeting was organised by the Manyara regional government and facilitated by Tanzania Communication and Development Center (TCDC) that deals in providing maternal health education.



Heameda Medical Clinic managing director and cardiologist Dr Henry Mwandolele (2nd-R, seated) with clinic's board members and staff at Bunju in Dar es Salaam on Wednesday during celebrations to mark the 10th anniversary of the facility's operations. Photo: Guardian Correspondent



## Canara Bank (Tanzania) Ltd.

(Together, we can build a better life)

### PUBLICATION OF FINANCIAL STATEMENTS

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

#### CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2020

(Amount in Million TZS)

	Current Quarter 30th September 2020	Previous Quarter 30th June 2020
<b>A ASSETS</b>		
1 Cash	642.86	868.48
2 Balances with Bank of Tanzania	3,112.17	9,141.69
3 Investment in Government Securities	31,962.94	27,017.89
4 Balances with other banks and Financial Institution	1,568.25	623.14
5 Cheques and item for Clearing	35.29	108.86
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customer Liabilities for Acceptances	-	-
9 Interbank Loan Receivables	34,416.03	33,767.13
10 Investment in other securities Loans ,advances and	-	-
11 Overdrafts (Net of allowances for probable losses)	44,648.55	36,268.16
12 Other Assets	736.78	850.70
13 Equity Investments	-	-
14 Underwriting Accounts	-	-
15 Property ,Plant and Equipment	1,241.33	1,350.25
16 <b>TOTAL ASSETS</b>	<b>118,364.20</b>	<b>109,996.28</b>
<b>B LIABILITIES</b>		
17 Deposits From Other Banks	29,090.00	26,845.00
18 Customer Deposits	49,640.92	44,206.80
19 Cash Letters of Credit	-	-
20 Special Deposits	-	-
21 Payment Orders / Transfers Payable	-	-
22 Bankers cheques and Drafts issued	-	-
23 Accrued taxes and expenses payable	1,698.17	1,310.63
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	607.83	673.95
28 Borrowings	-	-
29 <b>TOTAL LIABILITIES</b>	<b>81,036.92</b>	<b>73,036.38</b>
30 <b>NET ASSETS/(LIABILITIES) 16 Minus 29</b>	<b>37,327.28</b>	<b>36,959.90</b>
<b>C SHAREHOLDERS FUNDS</b>		
31 Paid Up Share Capital	32,830.00	32,830.00
32 Capital Reserves	833.35	880.66
33 Retained Earnings	2,303.93	2,256.62
34 Profit(Loss) Account	1,360.00	992.62
35 Other Capital Accounts	-	-
36 Minority Interest	-	-
37 <b>TOTAL SHAREHOLDERS FUNDS</b>	<b>37,327.28</b>	<b>36,959.90</b>
38 Contingent Liabilities	7,557.59	16,878.33
39 Non Performing loans and advances	4,218.70	4,219.68
40 Allowances for Probable Losses	102.64	110.72
41 Other non performing Assets	-	-
<b>D SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to Total Assets	31.54%	33.60%
(ii) Non performing loans to total gross loans	9.43%	11.60%
(iii) Gross loans and advances to Total Deposits	56.82%	51.18%
(iv) Loans and advances to Total assets	37.72%	32.97%
(v) Earning Assets to Total Assets	95.13%	88.80%
(vi) Deposit Growth	10.81%	-0.11%
(vii) Assets Growth	7.61%	0.38%

#### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30th SEPTEMBER 2020

(Amount in Million TZS)

	Current Quarter 30th September 2020	Comparative Previous Year 30th September 2019	Current Year Cumulative 30th September 2020	Comparative Previous Year Cumulative 30th September 2019
1 Interest Income	2,120.63	2,003.96	6,325.33	5,821.03
2 Interest Expenses	857.32	756.70	2,428.39	1,949.83
3 <b>Net Interest Income (1 minus 2)</b>	<b>1,263.31</b>	<b>1,247.26</b>	<b>3,896.94</b>	<b>3,871.20</b>
4 Bad debts written off	-	-	-	-
5 Impairment Losses on loans and Advances	(8.08)	40.32	(60.26)	160.32
6 <b>Non - Interest Income</b>	<b>110.07</b>	<b>137.28</b>	<b>449.57</b>	<b>632.91</b>
6.1 Foreign Currency Dealings and Translation Gains/(loss)	39.25	19.30	135.49	105.98
6.2 Fees and Commission	70.82	117.98	314.08	526.93
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 <b>Non - Interest Expenses</b>	<b>864.09</b>	<b>947.18</b>	<b>2,536.78</b>	<b>3,054.38</b>
7.1 Salaries and Benefits	317.93	436.87	963.69	1,201.20
7.2 Fees and Commissions	8.11	6.20	17.46	19.32
7.3 Other Operating Expenses	538.04	504.11	1,555.63	1,833.86
8 <b>Operating Income/(Loss)</b>	<b>517.38</b>	<b>397.04</b>	<b>1,870.00</b>	<b>1,289.41</b>
9 Income Tax Provision	150.00	160.00	510.00	440.00
10 <b>Net Income (loss) after income tax</b>	<b>367.38</b>	<b>237.04</b>	<b>1,360.00</b>	<b>849.41</b>
11 Number of Employees	25	25	25	25
12 Basic Earnings Per Share	11	7	41	26
13 Diluted Earnings Per Share	11	7	41	26
14 Number of branches	1	1	1	1
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on average total assets (%) Annualized	1.24%	0.93%	1.63%	1.11%
(ii) Return on average shareholders' funds (%) Annualized	3.96%	2.69%	4.94%	3.21%
(iii) Non interest expenses to gross income (%)	62.92%	44.24%	58.36%	67.81%
(iv) Net Interest Income to average earning assets Annualized (%)	4.53%	5.47%	5.15%	5.66%

#### CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30TH SEPTEMBER 2020

(Amount in Million TZS)

	CURRENT QUARTER 30th September 2020	PREVIOUS QUARTER 30th June 2020	CURRENT YEAR CUMULATIVE 30TH September 2020	PREVIOUS YEAR CUMULATIVE 30TH September 2019
<b>I Cash flow from operating activities</b>				
Net Income (Loss)	367.38	471.00	1,360.00	849.41
Adjustment for:				
Impairment / Amortization	108.92	107.35	327.98	720.00
-Net change in loans and advances	(8,380.40)	2,253.04	(9,014.54)	-
Gain/Loss on Sale of Assets	-	-	-	-
-Net change in Deposits	7,679.13	(79.50)	8,831.46	1,099.47
-Net change in Short term negotiable securities	-	-	-	-
-Net Change in Other Liabilities	529.79	234.96	863.35	(62.20)
-Net Change in Other Assets	(324.64)	(2,688.16)	(1,794.99)	30.40
-Tax paid	(150.00)	(150.00)	(510.00)	-
-Others	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>(169.82)</b>	<b>148.68</b>	<b>63.25</b>	<b>2,637.08</b>
<b>II Cash flow from Investment activities</b>				
Dividend Received	-	-	-	-
Purchase of fixed assets	0.00	(4.74)	(13.12)	(19.39)
Proceeds from sale of Fixed Assets	-	-	-	-
Purchase of non-dealing securities	5,285.43	(15,011.15)	(4,114.55)	(6,776.56)
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>5,285.43</b>	<b>(15,015.89)</b>	<b>(4,127.67)</b>	<b>(6,795.95)</b>
<b>III Cash flow from financing activities</b>				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	-	-	-	-
Others - Payment of lease liability	(58.25)	(56.83)	(189.66)	-
<b>Net cash provided (used) by financing activities</b>	<b>(58.25)</b>	<b>(56.83)</b>	<b>(189.66)</b>	<b>-</b>
<b>IV Cash and Cash Equivalents:</b>				
Net increase (decrease) in cash and cash equivalent	5,057.35	(14,924.04)	(4,254.08)	(4,138.87)
Cash and Cash Equivalents at the beginning of the Quarter/Year	39,058.44	53,982.48	48,369.87	48,484.33
<b>Cash and Cash Equivalents at the end of the Quarter/Year</b>	<b>44,115.79</b>	<b>39,058.44</b>	<b>44,115.79</b>	<b>44,325.46</b>

#### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2020

(Amount in Million TZS)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
<b>Current Year 30/09/2020</b>							
Balance as at the beginning of the year	32,830.00	-	2,308.69	828.58	-	-	35,967.28
Profit for the year	-	-	1,360.00	-	-	-	1,360.00
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(4.77)	4.77	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>32,830.00</b>	<b>-</b>	<b>3,663.93</b>	<b>833.35</b>	<b>-</b>	<b>-</b>	<b>37,327.27</b>
<b>Previous Year 31/12/2019</b>							
Balance as at the beginning of the year	32,830.00	-	1,125.67	45.93	493.37	-	34,494.97
Profit for the year	-	-	1,472.31	-	-	-	1,472.31
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(782.65)	782.65	-	-	-
General Provision Reserve	-	-	-	-	(493.37)	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>32,830.00</b>	<b>-</b>	<b>2,308.69</b>	<b>828.58</b>	<b>-</b>	<b>-</b>	<b>35,967.28</b>

#### SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30th September 2020

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

Name	Title	Signature	Date
T R BALAJI RAO	CHIEF EXECUTIVE OFFICER	Signed	20-10-2020
FADHILI PETRO SANGA	HEAD OF FINANCE	Signed	20-10-2020
FREDRICK HIPPOLITE	CHIEF INTERNAL AUDITOR	Signed	20-10-2020

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Title	Signature	Date
1. RAJAB SELEMAN KAKUSA	DIRECTOR	Signed	20-10-2020
2. INDIAEL DANIEL KAAVA	DIRECTOR	Signed	20-10-2020
3. MWANAIADI ATHUMAN MITANDA	DIRECTOR	Signed	20-10-2020

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

## Hotel chain extends wings to Cape Town

By Special Correspondent

HYATT Hotels Corporation yesterday announced that a Hyatt affiliate has entered into a management agreement with South African real estate company, Millat Properties, for the first Hyatt-branded hotel in Cape Town.

The announcement of Hyatt Regency Cape Town follows a significant expansion in Hyatt's footprint in Sub-Saharan Africa, fueled by the Hyatt Regency brand. Three Hyatt Regency hotels are already open in the sub-Saharan region—Hyatt Regency Johannesburg, Hyatt Regency Dar es Salaam, The Kilimanjaro and Hyatt Regency Addis Ababa with two more scheduled openings for the Hyatt Regency brand over the next three years—Hyatt Regency Nairobi, Kenya and Hyatt Regency Lagos Ikeja, Nigeria.

Hyatt Regency Cape Town is expected to open in December 2020, bringing the total number of Hyatt-branded hotels across Africa to eight, with two in South Africa.

Hyatt Regency Cape Town, a 137-room hotel, is expected to open in December 2020, bringing the total number of Hyatt hotels across Africa to eight, with two in South Africa. The new Hyatt Regency Cape Town will be rebranded from the former Hilton Cape Town City Centre.

"We're delighted to work with Millat Properties to bring the Hyatt Regency brand to Cape Town," said Ludwig Bouldoukian, regional vice president of development for the Middle East and Africa, Hyatt.

"As a premier destination, Cape Town has been a top goal for us to have a Hyatt hotel, and we believe there is meaningful potential for further growth in South Africa. Hyatt Regency Cape Town is a key element of our strategy to grow thoughtfully in markets where we know our guests are travelling," Bouldoukian said in a statement.

Hyatt Regency Cape Town will bring the Hyatt Regency brand's signature seamless, personalised service and energising experiences to business and leisure guests alike. The hotel is situated at the foot of the iconic Table Mountain, one of Cape Town's most prominent and famous tourist landmarks, bordering the historic Bo-Kaap district with its steep and narrow streets.

The vibrant and colorful neighborhood is a popular area for tourists looking to experience South Africa's rich, multi-cultural history.

"It is a delight to team up with the Hyatt Regency brand, who is synonymous with a first-class travel experience," said Hamza Farooqui, chief executive officer of Millat Properties. "Millat will extensively refurbish the hotel - prior to reopening - using renowned international interior designers, LW Design. Knowing Hyatt and Millat share equally high standards around the guest experience, we are delighted to bring the Hyatt Regency brand to life in this iconic location."

The hotel will feature 137 rooms, including 15 suites, three food and beverage outlets, as well as leisure facilities including a fitness area and an outdoor pool. For corporate guests, the property offers 400 square meters of meeting space as well as an executive lounge.

"The news of a Hyatt-branded property opening within the City of Cape Town is a welcome addition to the tourism sector and is a positive indicator reflecting the travel industry's road to recovery," said Mmamoloko Kubayi-Ngubane, South African Minister for Tourism. Like many others in our country, Cape Town is truly unique, offering visitors unforgettable experiences with an abundance of natural beauty and attractions to visit. Hyatt Regency Cape Town will be the perfect addition to the hospitality sector in this historic city."



The news of a Hyatt-branded property opening within the City of Cape Town is a welcome addition to the tourism sector and is a positive indicator reflecting the travel industry's road to recovery







FRIDAY 23 OCTOBER 2020

**Taking A New Look  
At The News  
ESTABLISHED IN 1995**

## Rescheduling of swearing-in of poll agents provides relief

JUST as some leading officials of opposition political parties were expressing misgivings about the organisation of the General Election mid next week, the National Electoral Commission (NEC) moved to extend by three days the period set for swearing in poll agents.

NEC director Dr Wilson Mahera told the media that the commission has considered geographical challenges, as some places are hard to be reached as scheduled.

This assertion went in tandem with a vow that NEC opted for an extension to ensure that all parties had all the required poll agents, which is basically what party leaders were demanding, after having discerned the gaps.

But there was a note of regret on the part of the director of elections, as his office has traditionally been known as. He intimated that it has been difficult for election supervisors to reach and swear in all election agents, so the commission sought remedies in keeping with provisions of election legislation.

That is how NEC moved to extend time for supervisors to reach poll centres in remote places and swear in agents for those centres well before the polling starts, so that everyone can get ready, without confusion on the roles.

That is precisely what was coming up earlier: that the role of political party agents was being pruned, pared to a minimum as in several places there was an apparent lack of readiness for the swearing-in of agents already present.

This expression of intention to swear in all agents needed for the proper running of the polls as per legislation in place implies that hesitant returning officers and supervisors who weren't sure how intensely the law and regulations were going to be followed should now be clear on the matter.

There was a minimum of hesitation on their part, in a sense given the

diminished role of election observers in the civic polls late last year. It was by and large a one-party affair as many opposition contestants were already disqualified, and the main opposition parties opted to fold up and leave - needing no observers later.

It would therefore not be surprising if those in charge of election organisation in the various districts and constituencies are still warped in the civic polls mood and are anxious to see what signals are sent from NEC headquarters as to how the regulation on election observation should be conducted.

Thus, the move by the NEC director to provide clarification on the matter is helpful as it raises expectations that the regulations will actually be observed.

It means that there will be no discreet directives as to how the polls should be handled, contrary to what the director has explained, as that may lead to widespread confusion.

Election law stipulates that agents representing political parties must be sworn in, given access to polling stations and be provided with results declaration forms.

Director Mahera reiterated as much, noting that 19 political parties with permanent registration are participating in this year's polls and so there will be an increase in the number of poll agents.

This may also have contributed to delaying the swearing-in, as it is also clear that parties have uneven resources and the presence of agents could be patchy, at most.

Participating parties may also need arrangements where a few have a common observer where the others don't have sufficient presence, as not all participating parties have cadres in all constituencies. Indeed, there is logic in the measure the electoral commission has taken by rescheduling the swearing-in of the poll agents.

## TMA's forecast on flood risk, dry weather must be taken up

FORECASTING by the Tanzania Meteorological Authority (TMA) over the past month or so points to a haphazard rainfall pattern over the end of year period, with many parts of the country having below normal rains and others faced with noticeable risks of flooding.

This situation can be confusing as people and institutions will not be dealing with a consistent pattern of events, such as flooding, where decisions or moves of a specific kind ought to be taken.

Part of the forecasting shows that residents of the central and southern highlands regions will have to brace for torrential rains in the next few weeks.

According to TMA director general Dr Agnes Kijazi, the climate outlook for November (the incoming month) to next April will include rains that will mostly be above normal in the zone.

Seasonal rains due between November and January will likely be enhanced by a deep low pressure climatic pattern over the south-western part of the Indian Ocean, causing short periods of heavy rains in the zone.

That kind of situation will obviously occasion water accumulation and flooding with noticeable impact on infrastructure and even loss of lives. It would be a situation that can't be prevented but entailing less damage the more individual housing and public facilities are built to standard.

That means many areas will be more resilient this time than happened a year or two earlier, counting the breadth of improvement of facilities taking place.

Heavy seasonal rains in the November to January period were said to be likely for much of Tabora Region before spreading to other areas ordinarily experiencing one extended rainfall season.

On the contrary, most other areas must anticipate shortage of water as below-normal rainfall patterns will be predominant.

That would be but another facet of the same climatic pattern, of short intense rainfall in some areas and a shortage of rain in others.

TMA has cautioned that communities may be forced to resort to unsafe water, which can ignite outbreaks of water-borne diseases - this calling for enhance vigilance and assistance.

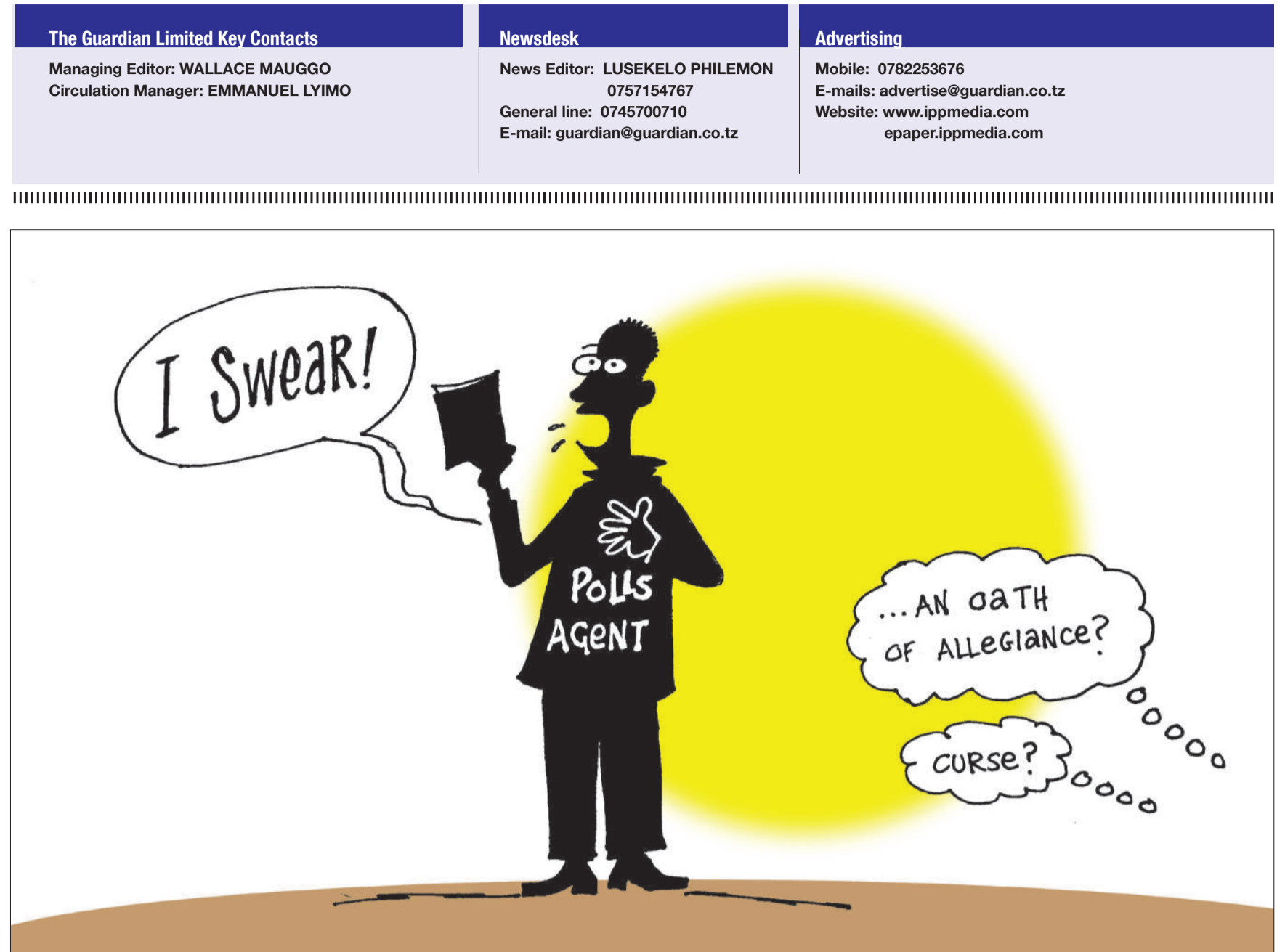
The recent restoration of rail services both for the central and northern lines as well as TAZARA is a pointer that, with the right precautions, getting potable water regularly at affordable prices can be assured for below normal rainfall areas for months.

Letting people scavenge on cattle feeding ponds to carry yellow water in pots or plastic drums for domestic use will be unacceptable level of negligence. It is like letting disease spread out while there are means to mitigate or even control such dangers.

The TMA projection did not just have bad news of flooding or relative drought, as it also noted that sufficient soil moisture levels favouring farming will be largely assured in the zone expected to experience normal to above normal rains.

This zone comprises Tabora, Katavi, Lindi, Mbeya, Mtwara, Njombe, Songwe, Iringa and Ruvuma regions as well as the southern part of Morogoro Region.

All the same different parts of one region are likely to experience different climatic patterns for the year-end rainfall season, further complicating decision making at the regional and district level, not just nationally. That would still underline the need for stepped-up vigilance and disaster preparedness.



THE HAGUE

**M**Y name is Fatou Bensouda, and I am Prosecutor of the International Criminal Court (ICC) or the 'Court'.

The victims in Darfur have waited far too long to have justice. Through this historic visit, we hope to mark a new era of cooperation between my Office and Sudan towards greater accountability for atrocity crimes.

The ICC was established as an independent and impartial international court to deal with atrocity crimes, namely: war crimes, crimes against humanity, genocide and the crime of aggression.

My role as Prosecutor is to bring to justice those responsible for atrocity crimes and, by doing so, to seek accountability and hope to prevent future crimes.

The ICC is at the heart of what we call the Rome Statute system of international criminal justice. It is a court of last resort. This means that national justice systems have the primary responsibility to investigate and prosecute individuals who commit such crimes. If this does not happen, then the ICC is there as a fail-safe judicial mechanism.

In this way, my Office conducts investigations and prosecutions into atrocity crimes around the world. Politics do not influence any of my independent and impartial decisions.

All my actions are based on the law - the Rome Statute of the ICC - and the objective evidence collected by my investigators. I will go wherever the law provides me with the power to go and follow the evidence wherever it leads me in the pursuit of justice for the victims.

Thus, the goal of the ICC is to contribute to ending impunity - in other words, to make sure that no one, irrespective of status or rank, can avoid accountability for atrocity crimes - no matter how long it may take.

This is how international justice can contribute to protecting future generations from the scourge of lawless wars and conflict, and prevent human suffering.

My Office has been investigating the Situation in Darfur, Sudan, since 2005, when the United Nations Security Council through Resolution 1593 (2005), triggered our jurisdiction by referring the situation to the Prosecutor of the ICC.

Much has happened since then. As we continue our investigations today, it is important for our work at the ICC, and especially the affected communities of Darfur, that the Sudanese authorities extend their full, sustained and tangible cooperation to my Office.

In Khartoum this week, I have

## Sustainable peace, reconciliation are built on the pillar of justice

engaged in productive meetings with the highest officials of the Government of Sudan and other important stakeholders. My programme included, notably, meetings with Prime Minister Abdallah Hamdok; Omer Gamaruddeen Ismail, Minister of Foreign Affairs; Nasredeem Abdelbari, Minister of Justice; Prosecutor General of Sudan, Tag el-Sir el-Hibir; and representatives of the Sovereignty Council of Sudan, Lt. General Abdel Fattah Abdelrahman al-Burhan and General Mohamed Hamdan Dagalo as well as Mohamed Hassan Altaishi.

I also held fruitful discussions with representatives of civil society organisations, international bodies and diplomatic corps in Khartoum. Through you, the media, I am pleased to also address the public and affected communities.

These meetings have enabled me and my team to explain ICC proceedings and the status of our cases in connection with the situation in Darfur and to chart a course for effective cooperation to bring to justice the suspects against whom ICC warrants have already been issued.

My meetings with the authorities have laid the foundation for cooperation between the ICC and the Sudanese national authorities.

This first historic visit to Khartoum after more than a decade provided an opportunity for Sudan's Transitional Government to demonstrate its commitment to justice, accountability and the rule of law.

I am encouraged by the frank, open and constructive exchanges we have had. I particularly welcome the assurances of support and cooperation expressed to me by the authorities during this visit, including from Prime Minister Hamdok, committing Sudan to achieving justice for atrocity crimes, and to fully collaborating with my Office for this purpose.

We must now follow through and build on the promising discussions of this past week with concrete action. A Memorandum of Understanding on the modalities of cooperation, technical visits and immediate access to Sudan by our investigators, amongst other action points, were discussed, and we look forward to making timely progress on all of these items.

We count on Sudan's tangible and timely cooperation as well as continued constructive engagement with my Office. We stand ready to assist Sudan towards the goal of achieving accountability for atrocity crimes

committed in Darfur.

I want to seize this opportunity to assure the people of Darfur that my Office continues to work hard on the Darfur situation. I solemnly call upon all affected Darfuri communities and those who have dedicated themselves to the cause of these communities to come forward and contact my Office with the accounts of their sufferings, with the stories of what they have witnessed and what they have endured.

With their evidence, we can contribute to bringing the long-awaited justice to the victims in Darfur. My Office, together with colleagues in the Registry of the Court will soon embark on outreach activities to further explain the work of the ICC and its processes.

I wish to also add that I welcome the Juba Peace Agreement, officially signed on October 3, 2020 between the Sovereignty Council and the Sudan Revolutionary Front and other movements, with a view to bringing justice to the victims of atrocities that have occurred in Darfur and to build sustainable peace in Sudan.

I also welcome the importance the Peace Agreement accords to the ICC, and the emphasis placed on cooperation between Sudan and the Court in relation to the five ICC suspects.

I am encouraged by the assurances given by the authorities that full effect will be given to these references, and that justice will play a central role in Sudan's transition and the particular importance of the ICC in this ongoing process.

The focus of my investigation is on crimes allegedly committed by these five ICC suspects between 2003 and 2004, 2007, and as far as (former president Omar) Al Bashir is concerned up to 2008.

In June this year, the alleged militia leader, Ali Muhammad Ali Abd-Al-Rahman aka Ali Kushayb was transferred to the Court following his voluntary surrender. The ICC has outstanding arrest warrants against Omar Al Bashir, Ahmad Harun, Abdel Raheem Muhammad Hussein, and Abdallah Banda Abakaer Nourain.

These suspects are still wanted for the atrocity crimes listed in their ICC warrants of arrest. They must all face justice without further delay. We look forward to continuing our dialogue with the Sudanese authorities to ensure that we make progress on these cases with full respect for our respective roles and mandates and the principle

of complementarity.

The opportunity to prosecute other alleged suspects in the Darfur situation at the national level is possible through the Darfur Special Court, as provided for in the Juba Peace Agreement. This would be a positive step in terms of burden-sharing between the ICC and the Sudanese courts.

Now that the channels of communication are open and a spirit of cooperation guides our discussions with the Sudanese authorities, we are open to exploring the possibilities in full compliance with our obligations under the Rome Statute, and guided by our unflinching commitment to achieving justice for the victims in Darfur.

In conclusion, I would like to thank the Sudanese people, the Government of Sudan and other stakeholders for the warm welcome extended to me and my delegation during this visit. I am also grateful for the logistical support and the security arrangements put in place in connection with this visit.

Fighting against impunity for the atrocity crimes committed against the people of Darfur is a joint responsibility. There is an urgent need for justice in Sudan. Sustainable peace and reconciliation are built on the stabilising pillar of justice.

The Office of the Prosecutor of the ICC conducts independent and impartial preliminary examinations, investigations and prosecutions of the crime of genocide, crimes against humanity, war crimes and the crime of aggression.

Since 2003, the Office has been conducting investigations in multiple situations within the ICC's jurisdiction, namely, in Uganda; the Democratic Republic of the Congo; Darfur, Sudan; the Central African Republic (two distinct situations); Kenya; Libya; Côte d'Ivoire; Mali; Georgia, Burundi, Bangladesh/Myanmar and Afghanistan (subject to a pending article 18 deferral request).

The Office is also currently conducting preliminary examinations relating to the situations in Bolivia; Colombia; Guinea; Iraq/UK; the Philippines; Nigeria; Ukraine; and Venezuela (I and II), while the situation in Palestine is pending a judicial ruling.

*This is a slightly edited version of the statement ICC Prosecutor Fatou Bensouda issued at a media briefing in Khartoum, Sudan, this Wednesday. Published courtesy of the Court.*



ADVERTISING



# CHINA DASHENG BANK

## PUBLICATION OF FINANCIAL STATEMENTS (Regulation 7)

### Report of Condition of Bank Published Pursuant to regulations 7 and 8 of the Banking and Financial Institutions (disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION FOR THE PERIOD ENDED 30th September 2020  
(Amounts in million shillings)

	Current Quarter 30th September 2020	Previous Quarter 30th June 2020
<b>A. ASSETS</b>		
1 Cash	272	230
2 Balances with Bank of Tanzania	1,475	2,799
3 Investments in Government securities	63,792	62,792
4 Balances with other banks and financial institutions	13,662	13,540
5 Cheques and items for clearing	0	0
6 Inter branch float items	0	0
7 Bills negotiated	0	0
8 Customers liabilities for acceptances	0	0
9 Interbank loans receivable	0	0
10 Investments in other Securities	0	0
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	24,526	22,045
12 Other Assets	6,072	5,988
13 Equity Investments	0	0
14 Underwriting Accounts	0	0
15 Property and Equipment	2,197	2,373
<b>16 TOTAL ASSETS</b>	<b>111,996</b>	<b>109,766</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	0	0
18 Customer deposits	2,305	1,017
19 Cash letters of Credit	0	0
20 Special Deposits	10	1,538
21 Payment orders/transfers payable	0	0
22 Bankers' cheques and drafts issued	0	0
23 Accrued taxes and expenses payable	1,278	915
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	4,056	4,217
27 Other Liabilities	1,751	1,578
28 Borrowings	12,555	11,393
<b>29 TOTAL LIABILITIES</b>	<b>21,954</b>	<b>20,658</b>
<b>30 NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>90,042</b>	<b>89,108</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up Share Capital	89,040	89,040
32 Share premium	0	0
33 Retained Earnings	-1,420	-1,420
34 Profit (Loss) Account	2,421	1,488
35 Regulatory Reserve	0	0
36 Minority Interest	0	0
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>90,042</b>	<b>89,108</b>
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to Total Assets	80%	81%
(ii) Non performing Loans to Total Gross Loans	0%	0%
(iii) Gross Loans and Advances to Total Deposits	1067%	2175%
(iv) Loans and Advances to Total Assets	22%	20%
(v) Earning Assets to Total Assets	91%	90%
(vi) Deposits Growth	127%	0%
(vii) Assets Growth	2%	2%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED SEPTEMBER 30, 2020  
(Amounts in million shillings)

	Current Quarter 30th September 2020	Comparative Quarter 30th September 2019	Current Year Cumulative 30th September 2020	Comparative Year Cumulative 30th September 2019
1 Interest Income	3,204	2,000	9,121	5,318
2 Interest Expense	(174)	(161)	(497)	(341)
<b>3 Net Interest Income (1 + 2)</b>	<b>3,030</b>	<b>1,839</b>	<b>8,623</b>	<b>4,977</b>
4 Bad Debt Written-Off	0	0	0	0
5 Impairment Losses on Loans and Advances	(6)	(6)	(6)	(6)
<b>6 Non Interest Income:</b>				
6.1 Foreign Currency Dealings and translation Gain/(Loss)	9	(20)	77	1,694
6.2 Fees and Commissions	79	41	138	108
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	0	0	0	0
<b>7 Non Interest Expenses:</b>				
7.1 Salaries and Benefits	(722)	(530)	(2,279)	(1,578)
7.2 Fees and Commission	0	0	0	0
7.3 Other Operating Expenses	(1,063)	(1,082)	(3,095)	(3,125)
<b>8 Operating Income/(Loss)</b>	<b>1,333</b>	<b>248</b>	<b>3,459</b>	<b>2,076</b>
9 Income Tax Provision	(400)	(74)	(1,038)	(623)
<b>10 Net Income/ (Loss) After Income Tax</b>	<b>933</b>	<b>174</b>	<b>2,421</b>	<b>1,453</b>
<b>11 Other Comprehensive Income (itemize)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>12 Total comprehensive income/(loss) for the year</b>	<b>933</b>	<b>174</b>	<b>2,421</b>	<b>1,453</b>
13 Number of Employees	27	24	27	24
14 Basic Earnings per Share	23	4	61	36
15 Number of Branches	1	1	1	1
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	4.8%	0.9%	4.2%	2.6%
(ii) Return on Average Shareholder Funds	6.0%	1.1%	5.1%	3.2%
(iii) Non Interest Expenses to Gross Income	57.2%	86.7%	60.8%	69.4%
(iv) Net Interest Income to Average Earnings Assets	1.5%	1.0%	4.3%	2.6%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED SEPTEMBER 30, 2020  
(Amounts in million shillings)

	Current Quarter 30th September 2020	Previous Quarter 30th June 2020	Current Year Cumulative 30th June 2020	Comparative Year Cumulative 30th June 2019
<b>I. Cash flow from operating activities</b>				
<b>Operating Income/(Loss)</b>	<b>1,333</b>	<b>1,295</b>	<b>3,459</b>	<b>2,076</b>
Adjustments for:				
-Impairment/Amortization	416	411	1,237	1,021
-Gain/loss on Sale of Assets	(2,481)	939	(1,536)	(19,850)
-Net change in Deposits	0	0	0	0
-Net change in Loans and Advances	(240)	559	34	1,941
-Net change in Short Term Negotiable Securities	(96)	(95)	7,392	(41,600)
-Net change in Other Liabilities	1,537	337	2,365	13,771
-Tax Paid	(690)	2,583	2,361	(16,316)
-Others (specify)	0	(7)	(7)	0
<b>Net cash provided (Used) by operating activities</b>	<b>(222)</b>	<b>6,022</b>	<b>15,306</b>	<b>(58,955)</b>
<b>II. Cash flow from investing activities:</b>				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	(9)	(29)	(47)	(89)
Proceeds from Sale of Fixed Assets	0	0	0	0
Purchase of Non-Dealing Securities	0	0	0	0
Proceeds from Sale of Non-Dealing Securities	0	0	0	0
Others (specify) - Investments in Government bonds	(1,051)	(5,241)	(15,559)	0
<b>Net cash (Used in) /generated from investing activities</b>	<b>(1,060)</b>	<b>(5,270)</b>	<b>(15,606)</b>	<b>(89)</b>
<b>III. Cash flow from financing activities:</b>				
Repayment of Long-term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	0	0	0	0
Payment of Preference Dividends	0	0	0	0
Net Change in other Borrowings	0	0	0	0
Others (specify)	0	0	0	0
<b>Net Cash generated from Financing Activities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>IV. Cash and Cash Equivalents:</b>				
Net Increase/ (Decrease) in Cash and Cash Equivalents	(1,282)	752	(300)	(59,044)
Cash and Cash Equivalents at the beginning of the Quarter	3,028	2,277	2,047	77,478
<b>Cash and Cash Equivalents at the end of the Year</b>	<b>1,747</b>	<b>3,028</b>	<b>1,747</b>	<b>18,434</b>

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT SEPTEMBER 30, 2020  
(Amounts in million shillings)

	Share capital	Share Premium	Retained Earnings	Regulatory reserve	General provision Reserve	Others	Total
<b>Current Year</b>							
<b>Balance as at the beginning of the year</b>	89,040	-	(1,420)	-	-	-	87,620
Profit for the year	-	-	2,421	-	-	-	2,421
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>89,040</b>	<b>-</b>	<b>1,002</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>90,042</b>
<b>Previous Year</b>							
<b>Balance as at the beginning of the year</b>	89,040	-	(4,064)	-	19	-	20,177
Profit for the year	-	-	2,625	-	-	-	(1,530)
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	66,390
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	19	-	(19)	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>89,040</b>	<b>-</b>	<b>(1,420)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>87,620</b>

Nunu saghaf Guydon Chihwalo Zablou Stambuli  
 Ag. Chief Executive Officer Senior Finance Manager Head of Internal Audit  
 19<sup>th</sup> October 2020 19<sup>th</sup> October 2020 19<sup>th</sup> October 2020

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view

Name	Date
1. Albert Mallya (Director)	19 <sup>th</sup> October 2020
2. Jimmy Mrosso (Director)	19 <sup>th</sup> October 2020

## CHINA DASHENG BANK MINIMUM DISCLOSURE OF CHARGES AND FEES

ITEM/TRANSACTION	LCY Accounts	FCY Accounts
<b>Lending Rates</b>		
Base lending Rate	15%	7%
<b>Processing Fees</b>		
Personal Loans	2% Flat	2% Flat
Overdrafts/Term Loans	1.5% Flat, Minimum Tshs. 100,000.00	1.5% Flat, Minimum USD 100.00
Asset Finance	2% Flat	2% Flat
Early Repayment	3% of Outstanding Balance	3% of Outstanding Balance
Valuation Fees	As per Valuation Report	As per Valuation Report
Unarranged Overdraft	Tshs. 100,000.00	Usd 100.00
Insurance Premium	As per Valuation Report	As per Valuation Report
<b>Deposits Rates</b>		
<b>Fixed Deposits</b>		
Required minimum opening balance	Tshs. 1,000,000.00	Usd 500.00
Fixed Deposits Rates	3%-10%	1.5%-4%
<b>Call Accounts</b>		
1. Any amount below Tshs. 500 million or USD 250,000.00	2%	1.00%
2. Any amount in excess of Tshs. 500 million or USD 500,000.00	3%	1.50%
Current Accounts	0%	0%
Savings Accounts	3%*	1%*
* Must qualify on minimum balance requirements		
<b>Current Accounts</b>		
<b>Required minimum opening balance</b>		
Current-Personal	Tshs. 50,000.00	Usd 50.00
Current Account-Company (SME & Business)	Tshs. 100,000.00	Usd 100.00
Current Account-Community	Tshs. 100,000.00	Usd 100.00
<b>Monthly ledger fee</b>		
Current-Personal-Below Tshs. 100,000/=	Tshs. 2,500	Usd 1.50
Current-Personal-Tshs. 100,000/= or USD 50.00 and above	FREE	FREE
Current Account-Company (SME & Business)	Tshs. 100,000.00	Usd 100.00
Current-Personal-Below Tshs. 200,000/=	Tshs. 3,000.00	Usd 2.00
Current-Personal-Tshs. 200,000/= or USD 100.00 and above	FREE	FREE
Current Account-Community	FREE	FREE
Statement (Ad-hoc)	1,000.00 per page	Usd 0.50 per page
E-Statement - Monthly	FREE	FREE
Closing account	Tshs. 10,000.00	Usd 10.00
<b>Savings Accounts</b>		
<b>Required minimum opening balance</b>		
Savings-Personal	Tshs. 20,000.00	Usd 20.00
Mtoto Savings	Tshs. 20,000.00	Usd 20.00
<b>Cheques</b>		
New cheque book - Per Leaf	Tshs. 400.00	Usd 0.2
Unpaid Cheque - Outward	Tshs. 50,000.00	Usd 50.00
Unpaid Cheque - inward	Tshs. 20,000.00	Usd 20.00
Stop payment	Tshs. 10,000.00	Usd 5.00
<b>Monthly ledger fee</b>		
Personal Savings Account		
Personal Saving-Below Tshs. 100,000/=	Tshs. 2,500	Usd 1.00
Personal Saving-Tshs. 100,000/= or USD 50.00 and above	FREE	FREE
Mtoto Savings Account	FREE: Withdrawals 4 Times a year. Additional withdrawals Tshs. 5,000.00 per withdrawal	FREE: Withdrawals 4 Times a year. Additional withdrawals Usd 2.00 per withdrawal
Closing account	Tshs. 10,000.00	Usd 5.00
Penalty for Operating below Minimum Balance	1% of the Minimum Balance;	1% of the Minimum Balance;

Fund Transfers		
EFT	Tshs. 3,000.00	N/A
EFT Inward	Free	Free
TISS Outward	Tsh 10,000.00	Usd Equivalent
TISS Inward	Free	Free
Outgoing Foreign SWIFT Remittance (customer)	N/A	Usd 50.00
<b>Guarantees</b>		
Issuance	2% per Quarter Min Tshs. 300,000.00	2% per Quarter Min Usd 200.00
Amendments	Tshs. 200,000.00	Usd 150.00
Extension	2% per Quarter Min Tshs. 200,000.00	2% per Quarter Min Usd 150.00
Advising	Tshs. 100,000.00	Usd 50.00
Cancellation	Free	Free
Facility Processing Fee	2% Flat	2% Flat
<b>Other Services</b>		
Salary processing fees per transaction	Tshs. 2,500.00	Usd 1.00
Cash Deposit fees	Free: Bulk cash deposit small denominations ( 2,000 notes above Tshs. 5 Million and coins above Tshs. 10,000.00 - 0.2%	2% of FCY below Usd 50 Notes, Otherwise FREE
Cash withdrawal fees	Tshs. 1,500 for amounts up to Tshs. 25 Million; Above Tshs. 25 million 0.1%, maximum Tshs. 100,000.00	Usd 2.00 for amounts up to 1,000; Above Usd 1,000 0.75% maximum Usd 300.
Certificate of Balance	Tshs. 30,000.00	Usd 18.00
Letter of Introduction	Tshs. 30,000.00	Usd 18.00
Confirmation of Auditor List	Tshs. 50,000.00	Usd 25.00
Balance Inquiry over the counter	FREE	FREE
<b>Standing order fees</b>		
Inward Standing Orders	Free	Free
Outward Standing orders to other banks	Tshs. 10,000.00	Usd 5.00
Setup	FREE	FREE
Amendment of Standing Order	Tshs. 4,000.00	Usd 2.00
Unpaid Standing Order (penalty)	Tshs. 10,000.00	Usd 5.00
Stop/Cancel Standing orders	Tshs. 10,000.00	Usd 5.00
Overdrawn account interest charge	Base+12	Base+12
<b>Other Charges</b>		
Transaction fees - Inward Clearing	Tshs. 500.00	Usd 25.00
Postage	Tshs. 1,500.00	Usd 10.00
Registered Mail postage	Tshs. 5,000.00	Usd 2.00
Retrieval of documents >than 1 month old	Tshs. 5,000.00	
Retrieval of documents > than one year	Tshs. 20,000.00	
<b>Uncleared Effects</b>		
Below Tshs. 150,000	Tshs. 4,000.00	Usd 2.00
Above Tshs. 150,000	0.30%	0.30%
Counter Cheque	Tshs. 5,000.00	Usd 3.00

Name	Designation	Signature	Date
Nunu Saghaf	Ag. Chief Executive Officer		19 <sup>th</sup> , October 2020
Guydon Chihwalo	Senior Manager Finance		19 <sup>th</sup> , October 2020
Zablou Stambuli	Head of Internal Audit		19 <sup>th</sup> , October 2020





**Habib African Bank Limited**  
**Dar es Salaam**

**PUBLICATION OF FINANCIAL STATEMENTS**

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

**CONDENSED STATEMENT OF FINANCIAL POSITION FOR THE QUARTER ENDED 30.09.2020**  
(Amounts in million shillings)

	Current Quarter 30.09.2020	Previous Quarter 30.06.2020
<b>A. ASSETS</b>		
1. Cash	10,245	6,537
2. Balances with Bank of Tanzania	43,468	36,331
3. Investment in Government Securities	79,376	85,250
4. Balances with other banks and financial institutions	24,265	22,882
5. Cheques and items for Clearing	45	42
6. Interbranch float items	61	18
7. Bills negotiated	1,579	1,377
8. Customer liability on acceptances	1,783	2,866
9. Interbank loans receivable	0	0
10. Investment in Other Securities	0	0
11. Loans, advances and overdrafts (Net of allowances for probable Losses)	124,847	126,706
12. Other Assets	2,089	1,989
13. Equity Investments	0	0
14. Underwriting accounts	0	0
15. Property, Plant and Equipment	6,364	6,422
<b>16. TOTAL ASSETS</b>	<b>294,121</b>	<b>290,420</b>
<b>B. LIABILITIES</b>		
17. Deposits from other Banks and financial institutions	0	0
18. Customer deposits	239,622	235,354
19. Cash Letters of Credit	0	0
20. Special deposits	4,486	1,565
21. Payment orders/transfers payable	0	0
22. Bankers' cheques and drafts issued	89	86
23. Accrued taxes and expenses payable	5,582	5,701
24. Acceptances outstanding	1,783	2,866
25. Inter branch float items	55	41
26. Unearned income and other deferred charges	0	0
27. Other liabilities	5,593	5,661
28. Borrowings	0	0
<b>29. TOTAL LIABILITIES</b>	<b>257,210</b>	<b>251,274</b>
<b>30. NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>36,911</b>	<b>39,146</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31. Paid up share capital	2,600	2,600
32. Capital reserves	243	229
33. Retained earnings	29,671	31,573
34. Profit (Loss) account	1,154	1,088
35. Other capital accounts	3,243	3,655
36. Minority Interest	0	0
<b>37. TOTAL SHAREHOLDERS' FUNDS</b>	<b>36,911</b>	<b>39,146</b>
38. Contingent liabilities	53,480	65,467
39. Non performing loans and advances	8,032	8,441
40. Allowances for probable losses	(310)	146
41. Other non performing assets	0	0
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i). Shareholders Funds to total assets	12.55%	13.48%
(ii). Non performing loans to total gross loans	6.18%	6.43%
(iii). Gross loans and advances to total deposits	53.28%	55.38%
(iv). Loans and advances to total assets	44.22%	45.18%
(v). Earning Assets to Total Assets	77.68%	80.86%
(vi). Deposits Growth	3.03%	1.30%
(vii). Assets growth	1.27%	0.02%

**CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30.09.2020**  
(Amounts in million shillings)

	Current Quarter 30.09.2020	Comparative Quarter (Previous Year) 30.09.2019	Current Year Cumulative 30.09.2020	Comparative Year Cumulative (Previous Year) 30.09.2019
1. Interest Income	5,382	5,823	16,345	17,293
2. Interest Expense	(3,143)	(2,975)	(9,316)	(8,607)
3. Net Interest Income (minus 2)	2,239	2,848	7,029	8,686
4. Bad Debts Written Off	0	0	0	0
5. Impairment Losses on Loans and Advances	(310)	(293)	(1,155)	(161)
<b>6. Non-Interest Income</b>	<b>1,005</b>	<b>1,108</b>	<b>3,080</b>	<b>3,659</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	306	169	805	893
6.2 Fees and Commissions	268	275	816	972
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	430	664	1,459	1,793
<b>7. Non interest Expenses:</b>	<b>(2,509)</b>	<b>(2,529)</b>	<b>(7,631)</b>	<b>(8,270)</b>
7.1 Salaries and Benefits	(1,532)	(1,494)	(4,660)	(4,596)
7.2 Fees and Commission	(88)	(72)	(219)	(231)
7.3 Other Operating Expenses	(889)	(963)	(2,751)	(3,443)
<b>8. Operating Income/(Loss)</b>	<b>425</b>	<b>1,133</b>	<b>2,324</b>	<b>3,915</b>
9. Income Tax Provision	(360)	(405)	(1,170)	(1,215)
<b>10. Net Income (Loss) After Income Tax</b>	<b>65</b>	<b>728</b>	<b>1,154</b>	<b>2,700</b>
<b>11. Other Comprehensive Income (Itemise)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>12. Total Comprehensive Income/(Loss) for the year</b>	<b>65</b>	<b>728</b>	<b>1,154</b>	<b>2,700</b>
13. Number of Employees	89	92	89	92
14. Basic Earning Per Share	25	280	444	1,038
15. Number of Branches	4	4	4	4
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	0.09%	1.63%	0.53%	1.41%
(ii) Return on Average Shareholders' Funds	0.69%	7.79%	4.00%	7.18%
(iii) Non Interest Expense to Gross Income	39.28%	36.49%	39.28%	39.47%
(iv) Net Interest Income to Average Earning Assets	3.94%	4.80%	4.30%	3.69%

**SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30.09.2020**

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

Name and Title	Signature	Date
SYED M. SIBTAIN (Chief Manager)		20.10.2020
EPHRAIM MKONDE (Finance Manager)		20.10.2020
MWARABU HAJI (Internal Auditor)		20.10.2020

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
1. ZAIN HABIB		20.10.2020
2. VAZIR A BUKHARI		20.10.2020

**CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30.09.2020**  
(Amounts in million shillings)

	Current quarter 30.09.2020	Previous quarter 30.06.2020	Current Year Cumulative 30.09.2020	Comparative Year Cumulative (Previous Year) 30.09.2019
<b>I. Cash flow from operating activities:</b>				
Net income (loss)	425	1,080	2,324	3,915
Adjustment for:				
Impairment/amortization	104	106	319	330
Net change in loans and advances	1,860	5,151	17,107	(6,055)
Cash/loss on sale of Assets	0	0	0	0
Net change in deposits	7,189	3,039	16,987	(8,876)
Net change in Short Term Negotiable Securities	55,153	3,319	52,639	58,164
Net change in Other Liabilities	(170)	(4,274)	389	645
Net change in Other Assets	(847)	2,159	1,313	2,531
Tax paid	(360)	(524)	(1,334)	(1,215)
Others (Specify)	0	0	0	0
Net cash provided/(used) by operating activities	63,354	10,856	89,744	49,439
<b>II. Cash flow from investing activities:</b>				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	(33)	(114)	(154)	(91)
Proceeds from Sale of Fixed Assets	0	0	0	0
Purchase of Non-Dealing Securities	0	0	0	0
Proceeds from Sale Non-Dealing Securities	0	0	0	0
Others (Specify)	0	0	0	0
Net cash provided/(used) by investing activities	(33)	(114)	(154)	(91)
<b>III. Cash flow from financing activities:</b>				
Repayment of Long-Term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	0	0	0	0
Payment of Cash Dividends	(2,300)	0	(2,300)	(2,300)
Net change in Other Borrowings	0	0	0	2,300
Others (Specify)	0	0	0	0
Net cash provided/(used) by financing activities	(2,300)	0	(2,300)	(300)
<b>IV. Cash and cash equivalents:</b>				
Net Increase/(Decrease) in Cash and Cash Equivalents	61,020	9,941	87,289	49,048
Cash and Cash Equivalents at the Beginning of the Quarter/Year	63,676	53,735	37,407	52,733
Cash and Cash Equivalents at the end of the Quarter/Year	124,696	63,676	124,696	101,781

**CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30.09.2020**  
(Amounts in million shillings)

	Share capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Other Reserve	Total
<b>Current Year 2020</b>							
Balance as at the beginning of the year	2,600	-	31,644	3,715	-	262	38,221
Profit for the year	-	-	1,154	-	-	-	1,154
Dividend paid	-	-	(2,300)	-	-	-	(2,300)
Transfer to statutory/Regulatory Reserve	-	-	472	(472)	-	-	-
Transfer to other Reserve	-	-	19	-	-	(19)	-
Prior years tax paid	-	-	(164)	-	-	-	(164)
<b>Balance as at the end of current period</b>	<b>2,600</b>	<b>-</b>	<b>30,825</b>	<b>3,243</b>	<b>-</b>	<b>243</b>	<b>36,911</b>
<b>Previous Year 2019</b>							
Balance as at the beginning of the year	2,600	-	32,445	576	1,283	230	37,134
Profit for the year	-	-	3,166	-	-	-	3,166
Dividend paid	-	-	(2,300)	-	-	-	(2,300)
Transfer to statutory/Regulatory Reserve	-	-	(3,140)	3,140	-	-	-
Transfer to general Reserve	-	-	1,283	-	(1,283)	-	-
Transfer to other Reserve	-	-	(31)	-	-	31	-
Difference in right of use and lease liability as at 01.01.2019	-	-	221	-	-	-	221
<b>Balance as at the end of the year</b>	<b>2,600</b>	<b>-</b>	<b>31,644</b>	<b>3,715</b>	<b>0</b>	<b>262</b>	<b>38,221</b>

**DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014**

**MINIMUM DISCLOSURE OF BANK CHARGES AND FEES ( GHARAMA ZA HUDUMA ZETU)**

No.	ITEM/TRANSACTION	CHARGE/FEE	
		USD	TSHS
<b>1.0</b>	<b>Current Accounts</b>		
a)	Required minimum opening balance	500	500,000
b)	Monthly Ledger fees	35	35,000
c)	Bank cheque cancellation charges	15	15,000
d)	Withdraw charges	1.0%	Free
e)	Bank draft	35	-
f)	Interim statement per page	2.00	2,000
g)	Temporary statement per page	2.00	2,000
h)	Cheque book	35	35,000
i)	Cash deposit charges	Free	Fcy with small denomination-5%
j)	Bank draft cancellation charges	60	-
k)	Closing Account	25	25,000
l)	Stop Payment	-	10,000
m)	Tiss transfer	10	10,000
n)	Balance enquiry	Free	Free
o)	Dishonoured cheque	50	50,000
p)	Bulk Cash deposit charges	Free	Free
q)	Overdrawn account interest charge	13%	27%
r)	Unarranged overdraft	13%	27%
s)	Certificate of balance	25	25,000
t)	Letter of introduction	25	25,000
u)	Salary handling	-	10,000
v)	Banker's cheque	30	30,000
w)	Dormant Account Activation	15	15,000
x)	Clearing Charges	-	Tzs 1,000 per cheque
xi)	Other (please specify)	-	-

No.	ITEM/TRANSACTION	CHARGE/FEE	
		USD	TSHS
<b>2.0</b>	<b>Savings Accounts</b>		
a)	Required minimum opening balance	50	50,000
b)	Monthly Ledger fees (half yearly)	14.50	13,200
c)	Withdraw charges	1.0%	Free
d)	Temporary statement per page	2.00	2,000
e)	Interim statement	2.00	2,000
f)	Account closure	25	25,000
g)	Dormant account activation	15	15,000
h)	Cash deposit charges	Free	Fcy with small denomination-5%

No.	ITEM/TRANSACTION	CHARGE/FEE	
		USD	TSHS
<b>3.0</b>	<b>Electronic Banking</b>		
a)	Internet banking monthly fee	-	-
b)	Internet transfers	-	-
c)	SMS banking	-	-
d)	Other	-	-

No.	ITEM/TRANSACTION	CHARGE/FEE	
		USD	TSHS
<b>6.0</b>	<b>Foreign Remittance charges</b>		
	LCY to Fcy	50	50
	FCY to Fcy (Usd or Equiv.)	Nil	50
	Up to 10,000	50	100
	From 10,001 to 25,000	50	150
	From 25,001 to 50,000	50	200
	From 50,001 to 100,000	50	225
	From 100,001 to 250,000	50	300

Note: Above charges may vary at the discretion of the management approval

No.	ITEM/TRANSACTION	CHARGE/FEE	
		USD	TSHS
<b>4.0</b>	<b>Foreign Exchange Transaction</b>		
a)	Purchase of foreign cheque	25	-
b)	Inward foreign transfer	20	-
c)	Outward foreign transfer	50	-
d)	LC Opening commission (Cash covered) per quarter	1.75%	-
e)	LC Opening commission (No Cash covered) per quarter	2.00%	-
f)	LC Advising commission (Inward/Export)	200	-
g)	Foreign documentary bill for collection (Inward/Export)	1.00%	-
h)	Telex/Swift	2.00%	-
i)	LC Acceptance commission	2% per quarter	-
j)	LC Payment/Settlement commission	+50 swift charges	-
k)	LC Amendment commission	0.75% of LC Value	-
l)	Treasury bill bid charges per bid	125	-
m)	LG Issuance per quarter	-	100,000
			1.5% to 2.0%
<b>5.0</b>	<b>Personal Loans</b>		
a)	Processing/Arrangement/ Appraisal fee	-	-
	(i) Personal loans	1.50%	1.50%
	(ii) Overdrafts	1.50%	1.50%
	(iii) Mortgage Finance	1.50%	1.50%
	(iv) Asset finance	3.00%	5.00%
b)	Unpaid loan instalment	-	-
c)	Early repayment	Actuals as per valuer	-
d)	Valuation fees	-	-
e)	Other	-	-





# AFRICAN BANKING CORPORATION TANZANIA LIMITED

## REPORT OF THE CONDITION OF BANK PURSUANT TO SECTION 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS ACT 2014

### BALANCE SHEET AS AT 30TH SEPTEMBER 2020 (Amounts in Million Shillings)

	Current Quarter 30-Sep-20	Previous Quarter 30-Jun-20
<b>A ASSETS</b>		
1 Cash	2,660	3,427
2 Balances with Bank of Tanzania	8,491	5,683
3 Investment in Government Securities	35,054	33,857
4 Balances with other banks and financial institutions	1,509	4,390
5 Cheques and Items for Clearing	187	(58)
6 Interbranch float items	-	-
7 Bills Negotiated	-	-
8 Customers Liabilities on Acceptances	-	-
9 Interbank Loans Receivables	103,136	100,334
10 Investment in Other Securities	-	-
11 Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	138,410	127,070
12 Other Assets	31,131	32,616
13 Equity Investments	1,000	1,000
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	3,376	3,480
<b>16 TOTAL ASSETS</b>	<b>324,953</b>	<b>311,799</b>
<b>B LIABILITIES</b>		
17 Deposits From Other Banks and financial institutions	106,974	100,654
18 Customer Deposits	100,074	93,439
19 Cash letters of credit	-	-
20 Special deposits	-	-
21 Payment Orders/ transfers payable	-	-
22 Bankers Cheques and Drafts Issued	-	-
23 Accrued Taxes and Expenses payable	-	-
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	28
27 Other Liabilities	2,349	2,737
28 Borrowings	73,533	72,301
<b>29 TOTAL LIABILITIES</b>	<b>282,930</b>	<b>269,159</b>
<b>30 NET ASSETS/(LIABILITIES)</b>	<b>42,024</b>	<b>42,640</b>
<b>C CAPITAL AND RESERVES</b>		
31 Paid - up Share Capital	122,954	122,954
32 Capital reserves	1,065	1,065
33 Retained Earnings	(81,099)	(81,099)
34 Profit/ (Loss) Account	(1,600)	(963)
35 Other capital accounts	704	704
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS FUNDS</b>	<b>42,024</b>	<b>42,640</b>
38 Contingent Liabilities	4,175	3,207
39 Non performing loans and advances	24,142	24,477
40 Allowances for probable losses	17,163	17,171
41 Other non performing assets	-	-
<b>D PERFORMANCE INDICATORS</b>		
(i) Shareholders Funds to Total Assets	12.93%	13.68%
(ii) Non performing Loans & Advances to total gross loans	15.59%	17.05%
(iii) Gross Loans and Advances to Total Deposits	75.14%	74.32%
(iv) Loans and Advances to Total Assets	42.59%	40.75%
(v) Earning Assets to Total Assets	85.58%	85.20%
(vi) Deposit Growth	6.67%	-1.84%
(vii) Assets growth	4.22%	-1.93%

### INCOME STATEMENT FOR THE QUARTER ENDED 30TH SEPTEMBER 2020 (Amounts in Million Shillings)

	Current Quarter 30-Sep-20	Comparative Quarter 30-Sep-19	Current Year Cumulative Profits/Losses 30-Sep-20	Previous Year Cumulative Profits/Losses 30-Sep-19
1 Interest Income	11,191	10,859	32,078	32,045
2 Interest Expense	(5,113)	(4,699)	(14,542)	(14,152)
<b>3 Net Interest Income (1 minus 2)</b>	<b>6,078</b>	<b>6,160</b>	<b>17,537</b>	<b>17,894</b>
4 Bad Debts Written Off	439	566	1,294	1,663
5 Impairment losses on Loans and Advances	-	(700)	(520)	(2,154)
<b>6 Non Interest Income</b>	<b>940</b>	<b>1,390</b>	<b>2,856</b>	<b>3,997</b>
6.1 Foreign Currency Dealings and Translation Gains(Loss)	349	434	1,052	1,432
6.2 Fees and Commissions	400	814	750	2,191
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	191	132	1,054	374
<b>7 Non Interest Expense</b>	<b>(8,040)</b>	<b>(8,704)</b>	<b>(22,665)</b>	<b>(24,695)</b>
7.1 Salaries and benefits	(2,567)	(2,750)	(7,588)	(8,077)
7.2 Fees and Commission	(5,473)	(5,953)	(15,077)	(16,618)
7.3 Other Operating Expenses	(883)	(1,297)	(1,498)	(3,297)
<b>8 Operating Income(Loss)</b>	<b>(34)</b>	<b>(45)</b>	<b>(101)</b>	<b>(136)</b>
9 Income Tax Provision	(617)	(1,342)	(1,600)	(3,433)
<b>10 Net Income(Loss) After Income Tax</b>	<b>(651)</b>	<b>(1,387)</b>	<b>(1,701)</b>	<b>(3,569)</b>
11 Other Comprehensive Income	-	-	-	-
<b>12 Total comprehensive income(loss) for the year</b>	<b>(651)</b>	<b>(1,387)</b>	<b>(1,701)</b>	<b>(3,569)</b>
13 Number of Employees	153	156	153	156
14 Basic Earnings Per Share	(0.00)	(0.55)	(0.00)	(0.35)
15 Diluted Earnings Per Share	-	-	-	-
16 Number of Branches	6	7	6	7
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	-0.26%	-1.71%	-0.67%	-1.45%
(ii) Return on Ordinary Shareholders' Funds	-1.94%	-10.23%	-5.04%	-8.72%
(iii) Non Interest Expense to Gross Income	114.56%	115.43%	111.14%	112.81%
(iv) Net Interest Income to Average Earning Assets	1.19%	3.64%	3.44%	3.53%

	Name	Signature	Date
Managing Director	L John	[Signature]	23-Oct-20
Head of Finance	H. Kharbush	[Signature]	23-Oct-20
Head of Internal Audit	J. Kileo	[Signature]	23-Oct-20

We, the under-named, non executive members of the board of directors, attest to the correctness of the above statements. We declare that the above statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.

	Name	Signature	Date
1 Director	P. Ishengoma	[Signature]	23-Oct-20
2 Director	Mr.R. Dave	[Signature]	23-Oct-20

### CASH FLOW STATEMENT FOR THE QUARTER ENDED 30TH SEPTEMBER 2020 (Amounts in Million Shillings)

	Current Quarter 30-Sep-20	Previous Quarter 30-Jun-20
<b>I Cash flow from operating activities:</b>		
Net income (loss)	(583)	(316)
Adjustment for:		
- Impairment/amortization	(202)	1,426
- net change in loans and advances	(10,849)	(191)
- gain/loss on sale of assets	-	(10)
- net change in deposits	12,955	(3,773)
- net change in short term negotiable securities	(1,197)	(524)
- net change in other liabilities	816	(3,236)
- net change in other assets	1,485	(226)
- tax paid	(34)	(34)
- Net change in SMR	-	-
<b>Net cash provided(used) by operating activities</b>	<b>2,390</b>	<b>(6,883)</b>
<b>II Cash flow from investing activities:</b>		
Dividend received	-	-
Purchase of fixed assets	(184)	(88)
Proceeds from sale of fixed assets	-	-
Purchase of non-dealing securities	-	-
Proceeds from sale of non-dealing securities	-	-
Others (specify)	-	-
<b>Net cash provided(used) by investing activities</b>	<b>(184)</b>	<b>(88)</b>
<b>III Cash flow from financing activities:</b>		
Repayment of long-term debt	-	-
Proceeds from issuance of long term debt	-	-
Proceeds from issuance of share capital	-	-
Payment of cash dividends	-	-
Net change in other borrowings	-	-
Issue of preference shares	-	-
<b>Net cash provided (used) by financing activities</b>	<b>-</b>	<b>-</b>
<b>IV Cash and cash equivalents:</b>		
Net increase (decrease) in cash and cash equivalents	2,206	(6,971)
Cash and cash equivalents at the beginning of the quarter	113,776	120,747
<b>Cash and cash equivalents at the end of the quarter</b>	<b>115,982</b>	<b>113,776</b>

### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2020

	Share Capital	Share Premium	Retained Earnings	Non-Distributable Reserves	General Provision Reserve	Others	Total
<b>Current Year 2020</b>							
Balance as at the beginning of the year	122,954	-	(89,525)	130	0	1,065	43,524
Profit for the year	-	-	(1,600)	-	-	-	(1,600)
Issue of shares	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(574)	-	-	-	(574)
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>122,954</b>	<b>-</b>	<b>(91,125)</b>	<b>130</b>	<b>0</b>	<b>1,065</b>	<b>41,924</b>
<b>Previous Year 2019</b>							
Balance as at the beginning of the year	116,814	-	(72,819)	0	1,284	1,065	46,443
Profit for the year	-	-	(8,750)	-	-	-	(8,750)
Issue of shares	6,940	-	-	-	-	-	6,940
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(130)	-	-	-	(130)
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>123,754</b>	<b>-</b>	<b>(81,525)</b>	<b>130</b>	<b>0</b>	<b>1,065</b>	<b>43,424</b>

## MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

	PRICING (TZS)	PRICING (US \$ / EUR)	PRICING (GBP)
<b>PERSONAL BANKING</b>			
<b>SAVINGS ACCOUNT</b>			
<b>FAHARI</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 10,000.00	\$ 50.00	£ 50.00
Minimum Operating Balance	TZS 10,000.00	\$ 50.00	£ 50.00
Minimum Interest Bearing Balance	TZS 50,000.00	\$ 100.00	£ 100.00
Monthly Service Fee	Free	Free	Free
<b>MWANGAZA JUNIOR ACCOUNT</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 20,000.00	\$ 50.00	£ 50.00
Minimum Operating Balance	TZS 20,000.00	\$ 50.00	£ 50.00
Minimum Interest Bearing Balance	TZS 20,000.00	\$ 500.00	£ 500.00
Monthly Service Fee (1 free w/drawal per quarter)	Free	Free	Free
Extra fee for more than 1 w/drawal per quarter	TZS 1,500.00	\$ 2.00	£ 2.00
<b>WEKEZA SAVINGS ACCOUNT (BALANCE BUILD UP)</b>			
Account Opening Fee	Free	Free	N/A
Opening balance	Free	Free	N/A
Minimum Operating Balance	NIL	NIL	N/A
Minimum Interest Bearing Balance	TZS 50,000.00	\$ 25.00	N/A
Monthly Service Fee*	Free	Free	N/A
<b>CURRENT ACCOUNT</b>			
<b>AMANA</b>			
Account Opening Fee	Free	N/A	N/A
Opening balance	TZS 20,000.00	N/A	N/A
Minimum Operating Balance	TZS 3,000.00	N/A	N/A
Minimum Interest Bearing Balance	N/A	N/A	N/A
Monthly Service Fee*	TZS 2,000.00	N/A	N/A
<b>MARIDHAWA</b>			
Account Opening Fee	Free	Free	N/A
Opening balance	TZS 25,000.00	\$ 25.00	N/A
Minimum Operating Balance	TZS 6,000.00	\$ 5.00	N/A
Minimum Interest Bearing Balance	TZS 2,000,000.00	\$ 2,000.00	N/A
Monthly Service Fee*	TZS 5,000.00	\$ 10.00	N/A
<b>PREMIUM</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 35,000.00	\$ 30.00	£ 30.00
Minimum Operating Balance	NIL	NIL	NIL
Minimum Interest Bearing Balance	TZS 3,000,000.00	\$ 3,000.00	£ 3,000.00
Monthly Service Fee*	TZS 10,000.00	\$ 10.00	£ 10.00
<b>SME BANKING</b>			
<b>AMANA BIZ ACCOUNTS</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 100,000.00	\$ 100.00	£ 100.00
Minimum Operating Balance	TZS 1,000,000.00	\$ 1,000.00	£ 1,000.00
Minimum Interest Bearing Balance	TZS 5,000,000.00	\$ 5,000.00	£ 5,000.00
Monthly Service Fee*	TZS 20,000.00	\$ 15.00	£ 15.00
<b>CORPORATE BANKING</b>			
<b>CORPORATE CURRENT ACCOUNTS</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 500,000.00	\$ 250.00	£ 250.00
Minimum Operating Balance	NIL	NIL	NIL
Minimum Interest Bearing Balance	NIL	NIL	NIL
Monthly Service Fee*	TZS 25,000.00	\$ 20.00	£ 15.00
<b>CORPORATE CALL ACCOUNTS</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 10,000,000.00	\$ 10,000.00	£ 10,000.00
Minimum Operating Balance	TZS 10,000,000.00	\$ 10,000.00	£ 10,000.00
Minimum Interest Bearing Balance	NIL	NIL	NIL
Monthly Service Fee*	TZS 25,000.00	\$ 20.00	£ 15.00

<b>GENERAL CHARGES</b>			
Bankers Cheque	TZS 50,000.00	\$ 25.00	N/A
<b>DISHONORED/UNPAID CHEQUE</b>			
Fund related	TZS 120,000.00	\$ 120.00	N/A
Technical	TZS 60,000.00	\$ 60.00	N/A
<b>Cheque book Processing Fee:</b>			
25 leaves	TZS 15,000.00	\$ 15.00	£ 15.00
50 leaves	TZS 30,000.00	\$ 30.00	£ 30.00
100 leaves	TZS 60,000.00	\$ 60.00	£ 60.00
Uncollected cheque book after 3 months	TZS 15,000.00	\$ 15.00	£ 15.00
3rd party encashment (with 3rd party indemnity)	TZS 25,000.00	10% Per Cheque	10% Per Cheque
<b>Stop Payment Charges</b>	TZS 60,000.00	\$ 60.00	£ 50.00
<b>TRANSACTIONAL SERVICE FEES</b>			
<b>With banks via Standing Orders</b>			
Standing Order - internal same customer ( set up fee - once off)	TZS 10,000.00	\$ 5.00	£ 5.00
Standing Order - internal other customers ( per transaction)	TZS 4,000.00	\$ 3.00	£ 2.00
Standing Order - Other local bank	TZS 40,000.00	\$ 30.00	£ 20.00
Amendment	TZS 5,000.00	\$ 5.00	£ 5.00
<b>DEPOSIT/WITHDRAWAL TRANSACTIONS:</b>			
- Cash Deposit at Branch	Free	Free	Free
- Cash Deposit at Branch small denominations 500 above 50	0.3% Min 1,000	3% On Small denominations	N/A
- Cash Deposit at Branch small denominations (2,000 and below)	0.3% Min 1,000	3% On Small denominations	N/A
- Cash Deposit at Branch coins above 100,000	0.3% Min 1,000	N/A	N/A
With Account Transfers (Internal)	N/A	N/A	N/A
- Cheque deposit	Free	Free	Free
- Cash withdrawal Personal Banking ( over the counter) up to 200,000	TZS 2,500.00	1% Min 10	1% min 10
- Cash withdrawal Personal Banking ( over the counter) btm 500,000	TZS 6,000.00	1% Min 10	1% min 10
- Cash withdrawal Personal Banking ( over the counter) above 500,000	0.15% MAX 200,000	1% Min 10	1% min 10
- Cash withdrawal SME ( over the counter)	0.15% Min 3000 Max 200,000	1% Min 10	





WWF for a living planet®

## TERMS OF REFERENCE

### Consultant as Project Manager of the BMZ/BENGO Project: “Climate Change Adaptation Support for South-East African Community-Managed Areas (CBNRM)” WWF TANZANIA October 2020

#### 1. PROJECT OVERVIEW

These Terms of Reference refer to the position of a Project Manager, responsible for ensuring the achievement of outcomes and objectives and the timely implementation of activities in selected target areas in Tanzania as part of the following project, funded by the German Ministry for Economic Cooperation and Development (BMZ) through its BENGO climate-funding facility:

<b>Title:</b>	Climate change adaptation support for South-East African community managed areas (CBNRM)
<b>Goal:</b>	Improved conservation of key ecosystems and enhanced climate resilience of local communities in south-eastern Africa
<b>Countries:</b>	Kenya, Tanzania, Zambia, Zimbabwe
<b>German Executing Agency:</b>	WWF Germany
<b>(Local) executing agencies:</b>	WWF Kenya / WWF Tanzania (TCO) / WWF Zambia (ZCO) / WWF Zimbabwe (WWF Zim-CO)
<b>Duration:</b>	6 months, starting 01.11.2020 – 30.04.2021

The following terms only refer to the management of project activities implemented in Tanzania.

#### 2. PROJECT CONTEXT

In the project regions proposed here, southern Kenya and northern Tanzania as well as the Kavango-Zambezi region of Zambia and Zimbabwe in eastern and southern Africa, unique ecosystems of outstanding importance for the protection of global biodiversity are found. In both project regions there are still large continuous natural areas with viable populations of numerous endangered species. At the same time, the people living here are particularly dependent on the conservation of these ecosystems, their biodiversity and their services. Nature tourism is overall one of the most important economic sectors in the region and the project countries proposed here. Along with the primary sector, which is also dependent on functioning ecosystems and is determined here primarily by pasture and forest management and to a lesser extent by rain-fed and irrigated farming, it generates income for the majority of the local population. In the two project regions, the conservancies and management areas play a decisive role in protecting and preserving these ecosystems (these areas, which are managed by the local communities themselves, have different names and legal status in the four countries, in particular 7 "Conservancies" and "Conservation Areas" in Kenya, 4 community managed areas (CBNRMAs) in Tanzania and 4 "Buffer Zones" managed by community initiatives in the vicinity of national parks in Zimbabwe and Zambia). Not only do they contribute significantly to the protection of these ecosystems with a considerable proportion of protected or sustainably used areas, but they also provide functioning models of how ecosystems can be managed in a participatory way and how they can be given a higher value. However, the ecosystems mentioned above are increasingly affected by the impacts of climate change, such as more frequent droughts and sporadic heavy rainfall, which are exacerbated by increasingly unsustainable forms and intensities of use, such as overgrazing, a growing population and an increased economic development pressure. At present, municipal areas and their local communities are also particularly hard hit by the global Covid 19 pandemic, which has drastically reduced tourism and thus the income of communities and protected areas - to almost zero. Numerous conservancies and their functions are threatened by this. There is therefore both an urgent need for adaptation and diversification of income flows and a short and medium-term need for support to maintain and strengthen the proven community structures for the future and to adapt them to the rapidly changing climate and economic conditions.

In Tanzania, this objective is addressed by four concrete project outputs and corresponding packages of measures focussing on the Enduimet, Ikona, Makao and Lake Natron Wildlife Management Areas and two additional project sites in Mwanga District:

1. Capacities of fifteen community conservation and management areas in the three countries in South East Africa are strengthened to effectively improve their climate resilience and adaptation and effective protection of their biodiversity and ecosystems.
2. Capacities of communities for implementing climate-smart approaches in the three countries are improved and household incomes diversified leads to improved livelihoods and well-being of the communities in the selected community conservation areas.
3. Capacities for improved forest, fire and pasture land management improves the climate resilience of key ecological and economic habitats enhanced.
4. Environmental and social safeguards (ESS) in relation to climate adaptation and project activities established.

**Direct target groups:** Local communities, especially women and vulnerable groups in the addressed community conservation and management areas (conservancies/wildlife management areas/community forests/village land forest reserves and areas in their vicinity) in the Tanzanian-Kenyan transboundary area will profit from an improved ecosystem management to successfully protect their biodiversity, adapt to climate change and improve rural livelihoods.

**Indirect target groups:** Community associations (Kenian Wildlife Conservancy Association (KWCA), Community Wildlife Management Area Consortium (CWMAC), Tanzania Natural Resource Forum (TNR), Community Forest Associations (CFA) and other civil society organization/ locally active NGOs will profit from increased capacities to support local communities and their management bodies in the planning, implementation and impact monitoring of climate change adaptation measures.

#### 3. TASKS AND RESPONSIBILITIES

##### 3.1 General Tasks and Responsibilities

The BENGO Program Manager is responsible for the management of the BMZ/BENGO Climate Change Adaptation Project in Tanzania. Based in Arusha, the Program Manager assumes responsibility for day-to-day management of the program, ensuring the program's personnel and financial resources are used in an effective, accountable and consultative manner, according to WWF and BMZ/BENGO donor regulations and ensuring that work plans are implemented effectively to deliver expected outputs and objectives within the given time frame from November 1, 2020 to April 30, 2021. It is also the Program Manager's responsibility to develop and maintain strong relations with and to provide guidance and support to partner organizations.

##### 3.2 Tasks and Outputs:

- Regularly consult with WWF staff, partner organizations, target groups and service providers to ensure the timely implementation and completion of planned activities by April 30, 2021 (date of last expenditure/receipt);
- Ensure free-prior and informed consent of all target groups before start of project implementation;
- Supervise and ensure the implementation and monitoring of mitigation plans for environmental and social

safeguards according to WWF's Environmental and Social Safeguards Framework (ESSF) including grievance mechanisms;

- Develop and regularly update a monitoring plan on project implementation and outcomes and respond to any delays or other problems occurring;
- Submit monthly reports on project progress to all sites to the WWF SOKNOT and BENGO Program coordinator, highlighting any actual or potential problems that may lead to delays in implementation and proposed corrective measures;
- Update work and budget plans if required to avoid delays and based on agreement with WWF and donor;
- Oversee and support all procurement activities of WWF and partner organizations in close cooperation with the BENGO Program administrator;
- Regularly liaise with the SOKNOT and BENGO program coordinators to update on program status and progress;
- Regularly visit target areas to confirm smooth implementation of planned activities and investments;
- Compile and review monthly progress reports from partner organizations and respond to any support needs;
- Prepare project reports to WWF and Donor according to required formats and within set deadlines;
- Supervise and ensure efficiency, effectiveness and comprehensive documentation of capacity development measures carried out by partner organizations;
- Organize and lead weekly meetings (physical or virtual) with WWF and Partner staff to update on activities carried out in previous week and activities planned for following week;
- Respond to queries of WWF, Donor or 3rd parties and disseminate requested information accordingly in a timely manner;
- Ensure compliance of all project activities with WWF policies, in particular with regard to human rights, indigenous people, fraud and corruption and gender;
- Represent the BENGO project at meetings and workshops as required;
- Document and disseminate lessons learnt to WWF, partners and Donor;

#### 4. DELIVERABLES

- Report on an inception meeting with WWF and TNR staff to agree on the sharing of roles and responsibilities
- Minutes of weekly calls on progress of project implementation updates with Partners and WWF staff
- Monthly project progress reports submitted to WWF BENGO Coordinator
- Mid-term report on project progress, highlighting main achievements so far and to be submitted to WWF BENGO Coordinator by February 15, 2021
- Reports to WWF Germany and BMZ/BENGO donor as requested within agreed deadlines
- Final report to be submitted by April 30, 2021

#### 5. QUALIFICATION PROFILE

- A Master's degree or above in environmental and natural resource management or related subject with good knowledge of best practices in climate change adaptation;
- At least 5 years of professional experience in managing large projects;
- Experience in working with NGOs, civil society organizations and local communities, previous WWF experience will be an added advantage;
- Work experience in the Northern Tanzania project area is an added advantage;
- Experience with WWF and/or BMZ/BENGO specific finance and procurement regulations is an added advantage
- Demonstrated ability to handle complex process and information integration issues;
- Ability to effectively coordinate and motivate project staff;
- Ability to maintain effective working relations both as a team member and team leader;
- Ability to establish priorities and to plan, coordinate and monitor own work plan and those under his/her supervision.
- Proven interpersonal skills and ability to establish and maintain effective working relations with people in a multi-cultural, multi-interest, multi-ethnic environment;
- Capacity of assuming a leading role, often in situations under pressure, in defining and implementing projects with teams of individuals of different culture and background;
- Excellent organization skills; Good oral and written communications skills
- Fluency in English and Swahili

#### 6. CONTRACT PERIOD

The contract period will extend to seven months from November 1, 2020 to April 30, 2021.

#### 7. CONDITIONS

The proposed work will be carried out under contract. The contract will be drawn up after the final candidate has been selected.

The consultant will assume all fiscal responsibilities relative to his/her tax status. As an independent employee, the consultant is responsible for the payment of any tax that might be demanded within the framework of this agreement, assuming that he is able to justify he is in good standing and up to date vis-à-vis administrative and tax authorities; otherwise, and in accordance with the law, WWF is obliged to withhold at source on the amount of its services or fees / bills, the percentage to be paid to the taxes authorities.

The consultant will be subject to WWF management procedures at all times.

WWF cannot grant in advance honorary fees. Though, field trip expenses, in accordance with WWF procedures, are payable in advance once the consultancy contract established. WWF will directly cover travel costs, accommodation and per diem.

#### 8. APPLICATIONS

Applications including cover letter with brief outline of relevant qualification and experiences, CV, expected remuneration and references to be submitted by email by Friday, November 06, 5pm to:

Secretary  
WWF Tanzania Procurement Committee  
Email: [tz.procurement@wwf.panda.org](mailto:tz.procurement@wwf.panda.org)



# MINISTER JAFO SALUTES DCB BANK FOR AWARDING DAR MUNICIPALITIES

By Property Watch Reporter

**F**OUR municipalities of Dar es Salaam Region which received some 138m/- in dividend from DCB Commercial Bank Plc are better off financially, said Minister of State in the President's Office (Regional Administration and Local Government), Selemani Jafo.

Jafo said in Dar es Salaam earlier this week that decision by Kinondoni, Ilala, Temeke and Ubungo to own majority shares at DCB Commercial Bank was correct because public money was well invested as the bank is now making profit.

"This bank has registered tremendous achievements during the past years which as government is happy about. It has been issuing dividend to shareholders for 10 years now which is a good job of the board and management," Jafo said during a ceremony to hand over dividend cheques to DCB shareholders.

He commended Bank of Tanzania and Tanzania Bankers Association for what he termed as candid advice that saw the country navigate well through various challenges, including the coronavirus outbreak.

DCB Bank earned a profit



DCB Commercial Bank Plc managing director Godfrey Ndalalwa (C) has a quick word with shareholders during a dividend cheque handing-over ceremony held in Dar es Salaam earlier this week. Photo courtesy of DCB

of 995m/- in 2018 but its shareholders decided to utilize the money in consolidating the lender's capital, according to managing director, Godfrey Ndalalwa. Ndalalwa said at the event that his man-

agement embarked on a strategic plan in 2018, with a target to ensure that the bank rediscovers profitability within a year.

"I am happy to report here today that we have in three years, achieved

a lot. We have been operating profitably and also managed to raise capital through a rights issue in 2019," the DCB Managing Director added.

"We are now very strong in terms of capital. We have

managed to reduce on-performing loans while liquidity has also improved, all courtesy of the advice that we have been receiving from Bank of Tanzania and our shareholders," he added.

He said the Dar es Salaam based bank has successfully turned from loss making in the past four years to profit making since last year and is poised to sustain growth for many years to come.

"With 200,000 customers, DCB is among five top banks, in terms of customer numbers, out of over 50 financial institutions in the market," Ndalalwa noted.

DCB Commercial Bank was established in 2004 as Dar es Salaam Community Bank. In 2008, it became the first bank to be listed on Dar es Salaam Stock Exchange and its name changed to DCB Commercial Bank Plc.

The bank, which was originally owned by Ilala, Temeke and Kinondoni municipalities as well as the DCC, became a public company after its listing at DSE. It changed its name to DCB Commercial Bank Plc in 2012.

Other major shareholders who received dividend pay cheques include UTT-Asset Management and Investor Services with 119m/- and National Health Insurance Fund with 30m/-. The money is part of 500m/- dividend approved by shareholders during the 18th Annual General Meeting held in June.

## Hyatt to operate former Hilton Cape Town hotel

CAPE TOWN

Millat Properties has secured Hyatt Hotels Corporation – the New York Stock Exchange-listed hospitality group – to take over management of its old Hilton hotel in the Mother City's city centre. This will be the US group's first foray into the Cape Town tourism market.

The international hotel operator management deal, which was announced by Hyatt and Millat on Wednesday, will see the former Hilton property being refurbished and reopening in December as the Hyatt Regency Cape Town. Millat Properties, which is part of Johannesburg-based Millat Investments group that's controlled by the Farooqui family, did not reveal how much it plans to invest in the revamp of the 137-room hotel.

However, the deal with Hyatt Hotels represents a positive development for SA's hard-hit tourism and hospitality industry in the face of the Covid-19 pandemic and related international travel restrictions. Several of SA's landmark five-star hotels, such as the Mount Nelson in Cape Town and Fairmont Zimbalu Resort in Ballito, remain closed, while others like Sun International's Table Bay Hotel will only reopen later this month.

"We're delighted to work with Millat Properties to bring the Hyatt Regency brand to Cape Town," Ludwig Bouldoukian, Hyatt's regional vice president of development for the Middle East and Africa, said in a statement.

"As a premier destination, Cape Town has been a top goal for us to have a Hyatt hotel, and we believe there is meaningful potential for further growth in South Africa. Hyatt Regency Cape Town is a key element of our strategy to grow thoughtfully in markets where we know our guests are travelling," he added. The Chicago-based group has a comparatively small presence in SA and the African market compared with its much larger US-based competitors Hilton Hotels and Marriott International.

Its property in Cape Town – South Africa's most popular international tourist city destination – will bring the total number of Hyatt hotels across Africa to eight. "It is a delight to team up with the Hyatt Regency brand, [which] is synonymous with a first-class travel experience," said Hamza Farooqui, CEO of Millat Properties.

"Millat will extensively refurbish the hotel – prior to reopening – using renowned international interior designers, LW Design. Knowing Hyatt and Millat share equally high standards around the guest experience, we are delighted to bring the Hyatt Regency brand to life in this iconic location [Buitengracht Street, near the historic Bo-Kaap district]," he noted.

Commenting on the announcement, Tourism Minister Mmamoloko Kubayi-Ngubane, said: "The news of a Hyatt-branded property opening within the City of Cape Town is a welcome addition to the tourism sector and is a positive indicator reflecting the travel industry's road to recovery. She added: "Hyatt Regency Cape Town will be the perfect addition to the hospitality sector in this historic city."



The old Hilton Hotel in Buitengracht Street in the Cape Town CBD is set to come back to life under the Hyatt Regency brand.

# Konza revving up as investors jostle for piece of smart city

NAIROBI

After a lengthy lull, the Konza Technopolis is roaring back to life, triggering a scramble for property in the smart city on the busy Nairobi-Mombasa Highway.

Mooted in 2008 by the government, the idea of creating a technological city complete with its infrastructures, and all the essentials of a technopolis, promised a unique opportunity for the country to seize a substantial amount of the growing global Business Process Outsourcing and Information Technology Enabled Services (BPO/ITES).

Dubbed Africa's Silicon Savannah, the Konza Technopolis was gazetted as a Special Economic Zone – the heart of innovative solutions for ICTs, business, health and education. The town within the vast plains on the boundary of Machakos and Makueni counties, and locate roughly 70km south-east of Nairobi, had all the ingredients of an investment hub: proximity to the already robust tech industry in the capital city, a good terrain for commercial activities, infrastructure connectivity and ideal weather conditions.

Commissioned in 2013, the technopolis is billed as a world-class technology and innovation hub. It is expected to host data centres, with the National Data Centre (Phase I) being already complete, technology facilities, urban amenities and a mix of business enterprises, and premises that house companies, employees, and residents, when complete



An artist's impression of the Konza Technopolis Park in Malili.

and in full operations.

Property development – both residential and commercial, universities, technical and vocational education and training (TVET) institutions and schools, hospitals, research and development facilities – are key selling points that the Konza Technopolis Development Authority (KoTDA) banked on to woo investors to their project.

So are ICT facilities, light manufacturing and industries, retail establishments,

hotels and convention centres, entertainment facilities including stadiums and cinemas, utilities such as energy and water, as well as infrastructure and logistics. This strategic location of the tech city makes it ideal for a wide range of investments. "Konza is essentially a commuting distance from Nairobi as well as Makueni, Machakos and Kajajado counties," says Sharlene Mutinda, the managing director of Ntshart Investment, one

of the pioneer property dealers in Konza.

What makes the city attractive, Ms Mutinda tells Digital Business, is its weather and good soil which she says makes the area good for both commercial and residential developments as well as agriculture. Minimal activity at the technopolis' site in the early years, however, cast doubt on the entire development, with some critics labelling the grand dream a white elephant in

the making.

All this has, however, changed, with the smart city now appearing to rev up. Considerable development projects are taking shape, revitalising the tech city. In the recent months, regional and national leaders have made visits to the city and called for even speedier development of the tech town that promises many job prospects.

Just last month when he visited the futuristic city accompanied by 10 members

of parliament, Wiper Party leader Kalonzo Musyoka urged the government to acquire more land for expansion, saying the current 5,000 acres the project was sitting on would be insufficient in coming years. He similarly called for more resource allocation for the project noting that it will transform the region's economy.

Konza Technopolis CEO John Tanui, on his part promised that when complete, the technopolis will be one of the best-designed cities in the region, and will homes possibly the largest data centre in the region.

"We are similarly building a total of 170km storm-water drainage and water supply lines as well as an automated and pressurised 15km system of solid waste management," said Mr Tanui, when Mr Kalonzo visited the site. He said the initial two phases – which host the data centre and offices – were nearing completion.

As Konza takes shape, investors of all stripes are trooping in, seeking to acquire a slice of the smart city which mirrors developments across the continent such as Eko Atlantic in Nigeria, Hope City in Ghana, Waterfall City in South Africa, Vision City in Rwanda and Ethiopia's The Real Wakanda.

# Anglo American sued for lead poisoning in Zambia mining town

LUSAKA

A group of Zambian women and children filed a suit against Anglo American in South Africa, alleging the mining company caused widespread lead poisoning from a mine it owned until

1974 in the northern city of Kabwe.

The case, which is demanding compensation and a clean-up of the area, was filed in a Johannesburg court on Wednesday by 13 plaintiffs on behalf of an estimated 100,000 people,

according to law firms Leigh Day and Mbuyisa Moleele. The firms plan to apply for a class action suit. Anglo American will "defend its position," the company said. "Generations of children have been poisoned by the operations of the Kabwe

mine, originally known as Broken Hill, which caused widespread contamination of the soil, dust, water and vegetation," the firms said in a statement. "The main sources of this poisonous lead were from the smelter, ore processing and tailings

dumps."

The group lawsuit is the latest over its decades of mining in southern Africa. In 2018, Anglo and five other companies paid about \$390 million to settle a class action by former gold miners suffering from the

respiratory disease silicosis.

"Once the claim is received, the company will review the claims made by the firm and will take all necessary steps to vigorously defend its position," Anglo said in an emailed response to questions, adding it was

never the majority owner of the Kabwe mine.

Anglo held an interest in the mine, at one stage the world's biggest lead operation, from 1925 to 1974, when it was nationalised by the government. While the operation about 100

kilometers (60 miles) north of the Zambian capital, Lusaka, was eventually shut in 1994, output during Anglo's ownership accounted for about two-thirds of the lead that now contaminates the area, the law firms said.



# ANUFLO INDUSTRIES INTRODUCES 'HEDHI' APPLICATION IN MARKET

By Property Watch Reporter

**I**N the first of its kind, AnuFlo Industries has introduced a health application that supports women with menstrual and reproductive health.

The application contains a period tracker and also allows young women to speak privately with gynecologists. Dubbed, 'Hedhi App,' the new product will also enable women purchase personal care products.

The application which is Kiswahili will help many women and girls understand their menstrual cycle, track pregnancies as well as get guidance from experts, said AnuFlo Industries' Managing Director, Flora Njelekela.

Njelekela said the application makes it easier for women to understand their unique period cycle and also offer them an easy way to track changes in their bodies hence learn more about their menstrual cycle.

"This is a great tool for many young ladies to be able to track their menstrual cycle and to also learn of how their bodies change regularly. From our research, we have noticed that many girls get



AnuFlo Industries Limited's managing director, Flora Njelekela (L), addresses journalists in Dar es Salaam earlier this week when launching 'Hedhi App.' She is with Selcom's channel executive, Saumu Rajabu. Photo: Guardian Correspondent.

unwanted pregnancies due to lack of knowledge on their menstrual cycle hence felt that 'Hedhi App' will help

them to keep track of their cycles," she said.

"They will also gain access to

speaking privately with qualified gynaecologists which we hope will empower them to take control of

their bodies and their overall sexual health," Njelekela added.

Currently, almost one in four girls between the ages of 15 and 19, has either given birth or are pregnant with teenage pregnancy in the country prevalent in rural areas with 26 percent of girls affected compared to 15 percent in urban areas. Research also indicated that 91 percent of rural shops do not sell disposable menstrual products and even if they are available, buying them is stigmatized and culturally sensitive.

Speaking at the same event, a gynecologist working with Muhimbili National Hospital, Dr Living Colman said: 'Hedhi App' is a solution to many women who have fear to go and visit gynaecologists physically.

"We are happy to provide counseling services to women and ensuring that they have information given confidentially as doctor and patient relations," Dr Colman said adding that 'HedhiApp' will also be posting articles on different subjects related to menstrual cycle and reproductive health.

AnuFlo Industries has joined forces with Selcom and Vodacom to ensure that easy access to the application by women and girls.

## Kenmare Resources leads CIP's extractive industry in transparency ranking

MAPUTO

Mining company Kenmare Resources, which exploits heavy sands, leads the 'ranking' of transparency in the extractive sector in Mozambique presented on Wednesday by the Centre for Public Integrity (CIP), a Mozambican NGO.

"This is the most transparent company because, in fiscal terms," the most important criterion in the 'ranking', "it has the highest score. Kenmare also stands out because it has a website with 80 percent of the expected information," said Inocência Mapiisse, coordinator for the extractive industry at the CIP.

"It is satisfactory to be in this position, as it means that the effort we make to disseminate information is recognised. It is proof that we are on the right track," Gareth Clifton, Mozambique Manager at Kenmare Resources, told Lusa. The company scored 65 points out of 100.

The ranking covers 12 companies and the top five places include, in addition to Kenmare Resources in first place, Vale Mozambique in second, Total in third place, Montepuez Ruby Mining in fourth, and in fifth place, ENH.

"Overall, Kenmare Moma Mining is the only company on the list with an on-going project website in Mozambique where significant project information regarding the components: tax, corporate governance, social and environmental, is made available," CIP notes. "However, one crucial aspect highlights the KMML company website. This is because the website (one of the main means used to provide information) is in English only. More than 90% of the information is in English with the exception of brief information on employee recruitment," it adds.

"We recommend it in Portuguese for the benefit of the population," said Inocência Mapiisse. The Extractive Sector Transparency Index 2019-2020 0. is based on a ranking of Mozambican and foreign companies in the mining and oil sectors, which aims, based on international analysis criteria, to assess the levels of transparency in terms of sharing useful information about their investments.

The initiative, launched today by the CIP, assessed companies on the basis of the provision of information taking into account tax, social, governance and environmental aspects. The data collection was based on company websites and contact with civil society partners.

According to the CIP, the transparency index of the sector in the country is "very low," with a score of around 30%, suggesting the creation of a device that "forces companies to make information available."

"The most serious situation is related to the environmental issue, which presents 5% [of transparency]. Companies provide very little information on environmental issues," Inocência Mapiisse said. The state Mozambique Mining Company occupies the last position in the ranking, with 4% transparency.

## Hotel boom in Karongi is blamed over water shortages

KIGALI

A mobile water treatment plant is set to be installed in Karongi District to cater for the rising demand for water, which has been linked to the growing number of hotels along Lake Kivu.

The project is part of the Government's plan to achieve universal access to clean water by 2024. According to Aimé Muzola, the Chief Executive of Water and Sanitation Corporation (WASAC), the capacity of the current treatment plant cannot cater for the population and businesses.

"This technology is a temporary solution in areas that have a huge shortage of water while working on sustainable solutions. It is a compact unit in containers set as a water treatment plant. It is installed near sources of water such as rivers, treated and supplies it," he disclosed. He noted that water from rivers can also be piped into such prefabricated plants to be treated for supplying surrounding areas with water shortage.

The daily demand for water in Karongi city stands at just over 2,500 cubic metres, more than double the capacity of the existing water treatment plant, which is 1,000 cubic metres. This



An aerial view of Saint Jean Hotel in Karongi District on the shores of Lake Kivu.

temporary mobile facility, which is expected to be installed by the end of November 2020, and treat both surface and groundwater will supply 2,000 cubic meters every day.

Plans are underway to construct Musogoro water treatment plant to supply 7,000 cubic metres of water per day, Muzola disclosed, underscoring that this is a sustainable solution to water shortage in the area. This, he said, involves building reservoirs and water supply systems to ensure universal access to water in the area.

"The new treatment plant with

sustainable solutions will start next year," he said. The mobile water treatment plants have also been used to address water shortage in Nyagatare, Bugesera and Muhanga districts.

However, Muzola said considering that huge water treatment plants are being completed to supply water in these districts, the mobile water treatment plants are being deployed to other districts that are still struggling to get clean water.

"For instance, Kanzenze water treatment plant with 40,000 cubic metres will solve water shortage in Bugesera. Water networks to

Bugesera International airport are also being finalized," he said.

Is universal access to clean water attainable?

Muzola said that, given the current projects in the pipeline, Rwanda's ambitions of universal access to clean water by 2024 is within reach. The major concern though is that at least 44 per cent of the water supplied within different networks goes to waste, according to figures from Rwanda Utilities Regulatory Agency (RURA).

The water losses are mainly due to leakages, illegal connections, road construction, metering inaccuracies, meter bursts, meter

blocks, natural disasters and stealing water by moving meters. Currently clean water access is 87 per cent in Rwanda.

Over the next three years, the ministry of infrastructure is set to invest \$440 million in water treatment plants and supply systems in urban and rural areas. Out of 1017 rural water supply systems in the country, 423 are fully functional representing about 41.6 per cent; 474 accounting for 46 per cent of them are partially functional, while 121 of them representing 11.9 per cent are non-functional.

## Shelter Afrique plans affordable homes in Kenya after Rwanda project

NAIROBI

Kenya is among six African countries that will benefit from a multi-billion shilling affordable housing kitty mooted by the Nairobi-based mass housing funder Shelter Afrique.

Speaking during the approval of the 10,000-unit Kinyinya Park Estate development in Rwanda's capital, Kigali in partnership with Rwanda Social Security Board (RSSB), Shelter Afrique said it had

received applications from Kenya, Tanzania, Uganda, Zimbabwe, Ivory Coast and Nigeria for implementation of similar projects. Chairman Steve Mainda said the firm's focus is on achieving development impact on all large-scale housing projects and creation of value for the shareholder.

"As a board, we are providing affordable housing across Africa by embracing viable public-private partnerships such as the Kinyinya Park Estate housing project," Dr Mainda said. Shelter

Afrique group managing director Andrew Chimphondah welcomed the development, saying Africa's housing crisis could best be mitigated via large-scale housing undertakings.

"Our strategy places a premium on private-public-partnerships (PPPs), which we believe are critical to delivering affordable housing. We are also exploring similar projects in Kenya, Tanzania, Uganda, Zimbabwe, Ivory Coast and Nigeria. We expect to have these projects replicated in most

of our member countries going forward," Mr Chimphondah said. The Kinyinya Park Estate project is Shelter Afrique's second large-scale housing development project in Rwanda after the 3,000 affordable housing units in Rugarama Park Estate in Kigali in June 2019.

The 10,000-unit project will be jointly executed by Shelter Afrique, RSSB, Development Funding Institution, Eastern and Southern African Trade and Development Bank, the

Development Bank of Rwanda) and an internationally acclaimed large scale Engineering, procurement and construction Contractor.

TDB has since approved a \$15 billion facility to enable Shelter Afrique to implement the first two phases of the project. The project will be implemented in five phases over the next four years comprising of 200 units of commercial outlets including schools, shops and business facilities.



## ADVERTISING



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## TERMS OF REFERENCE

**Consultant as Project Administrator for the Provision of Financial Management and Procurement Services in Tanzania of the BMZ/BENGO Project:**
**“Climate Change Adaptation Support for South-East African Community-Managed Areas (CBNRM)”  
WWF TANZANIA**

October 2020

**1. PROJECT OVERVIEW**

These Terms of Reference refer to consulting services for project administration, including financial management and procurement of goods and services in Tanzania according to work and budget plans and as part of the following project, funded by the German Ministry for Economic Cooperation and Development (BMZ) through its BENGO climate-funding facility:

<b>Title:</b>	Climate change adaptation support for South-East African community managed areas (CBNRM)
<b>Goal:</b>	Improved conservation of key ecosystems and enhanced climate resilience of local communities in south-eastern Africa
<b>Countries:</b>	Kenya, Tanzania, Zambia, Zimbabwe
<b>German Executing Agency:</b>	WWF Germany
<b>(Local) executing agencies:</b>	WWF Kenya / WWF Tanzania (TCO) / WWF Zambia (ZCO) / WWF Zimbabwe (WWF Zim-CO)
<b>Duration:</b>	6 months, starting 01.11.2020 – 30.04.2021
<b>Programme volume:</b>	A maximum of 6,6 Mio. EUR (5,5 Mio. € BMZ funding / 1,1 Mio. EUR (10%) WWF own funding). Proposed is a budget of 1,1 mio. € incl. matching funds for Zimbabwe and Zambia, 5,5 mio. € incl. match for Tanzania and Kenya, with a min. of 51% of the budget (combined) going to Tanzania and Zimbabwe

The following terms only refer to project activities implemented in Tanzania.

**2. PROJECT CONTEXT**

In the project regions proposed here, southern Kenya and northern Tanzania as well as the Kavango-Zambezi region of Zambia and Zimbabwe in eastern and southern Africa, unique ecosystems of outstanding importance for the protection of global biodiversity are found. In both project regions there are still large continuous natural areas with viable populations of numerous endangered species. At the same time, the people living here are particularly dependent on the conservation of these ecosystems, their biodiversity and their services. Nature tourism is overall one of the most important economic sectors in the region and the project countries proposed here. Along with the primary sector, which is also dependent on functioning ecosystems and is determined here primarily by pasture and forest management and to a lesser extent by rain-fed and irrigated farming, it generates income for the majority of the local population. In the two project regions, the conservancies and management areas play a decisive role in protecting and preserving these ecosystems (these areas, which are managed by the local communities themselves, have different names and legal status in the four countries, in particular 7 "Conservancies" and "Conservation Areas" in Kenya, 4 community managed areas (CBNRMAs) in Tanzania and 4 "Buffer Zones" managed by community initiatives in the vicinity of national parks in Zimbabwe and Zambia). Not only do they contribute significantly to the protection of these ecosystems with a considerable proportion of protected or sustainably used areas, but they also provide functioning models of how ecosystems can be managed in a participatory way and how they can be given a higher value. However, the ecosystems mentioned above are increasingly affected by the impacts of climate change, such as more frequent droughts and sporadic heavy rainfall, which are exacerbated by increasingly unsustainable forms and intensities of use, such as overgrazing, a growing population and an increased economic development pressure. At present, municipal areas and their local communities are also particularly hard hit by the global Covid 19 pandemic, which has drastically reduced tourism and thus the income of communities and protected areas - to almost zero. Numerous conservancies and their functions are threatened by this. There is therefore both an urgent need for adaptation and diversification of income flows and a short and medium-term need for support to maintain and strengthen the proven community structures for the future and to adapt them to the rapidly changing climate and economic conditions.

In Tanzania, this objective is addressed by four concrete project outputs and corresponding packages of measures focussing on the Enduimet, Ikona, Makao and Lake Natron Wildlife Management Areas and two additional project sites in Mwanza District:

1. Capacities of fifteen community conservation and management areas in the three countries in South East Africa are strengthened to effectively improve their climate resilience and adaptation and effective protection of their biodiversity and ecosystems.
2. Capacities of communities for implementing climate-smart approaches in the three countries are improved and household incomes diversified leads to improved livelihoods and well-being of the communities in the selected community conservation areas.
3. Capacities for improved forest, fire and pasture land management improves the climate resilience of key ecological and economic habitats enhanced.
4. Environmental and social safeguards (ESS) in relation to climate adaptation and project activities established.

Direct target groups: Local communities, especially women and vulnerable groups in the addressed community conservation and management areas (conservancies/wildlife management areas/community forests/village land forest reserves and areas in their vicinity) in the Tanzanian-Kenyan transboundary area will profit from an improved ecosystem management to successfully protect their biodiversity, adapt to climate change and improve rural livelihoods.

Indirect target groups: Community associations (Kenian Wildlife Conservancy Association (KWCA), Community Wildlife Management Area Consortium (CWMAC), Tanzania Natural Resource Forum (TNRFF), Community Forest Associations (CFA) and other civil society organization/ locally active NGOs will profit from increased capacities to support local communities and their management bodies in the planning, implementation and impact monitoring of climate change adaptation measures.

**3. TASKS AND RESPONSIBILITIES****3.1 General Tasks and Responsibilities**

In close cooperation with the WWF delivery team assigned, the consultant is responsible for the effective and efficient management of funds allocated to Tanzania, for the timely procurement of goods and services according to WWF and BMZ policies and regulations and for respective support and guidance of the Tanzania Natural Resource Forum (TNRFF) as local partner organization, and additional fund recipient, based in Arusha. The consultant will continuously guide and monitor the use of allocated funds and the procurement of goods and services by WWF and TNRFF partner organization throughout the project implementation period from November 1, 2020 to April 30, 2021, will keep records of all relevant transactions and will prepare reports to WWF and German Donor according to agreed formats and deadlines. He/she will be based in Arusha and will closely cooperate with the BENGO Project Manager, also based in Arusha.

**3.2 Tasks and Outputs****Procurement Services:**

- Supervise preparation of procurement plan, budget and control of resources of the procuring unit.
- Provide overall guidance and leadership in the procurement departments of WWF and local project partners.
- In coordination with the Operations Manager, evaluates all procurement requirements and recommends the most appropriate procurement procedures.
- Establishes and communicates WWF and BMZ purchasing policies and guidelines that effectively balance administrative burden, cost savings and risk/ability.
- Be responsible for tracking progress in reaching procurement related goals/objectives and deliverables.
- Support the functioning of the Procurement Committee and Evaluation teams.
- Help ensure timely, accurate and appropriate reporting of procurement activities and results to the management as necessary.
- Ensuring that the procurement systems are regularly reviewed and updated to ensure optimal functioning of the procurement section.

- Prepares monthly procurement reports and submit to the Operations Manager
- Ensure timely procurement based on purchase requests received from user departments and provide regular updates as stipulated in WWF and donor agreements
- Strengthen the capacity of the WWF and partner procurement departments in terms of planning, coordination and management skills.
- Any other duties provided by the superiors/line manager.

**Financial Management Services:**

- Manage program expenditure by ensuring that all program activities are fully funded and expended appropriately (Ensuring no-cash no-spending rule is applied for all the programs in WWF Tanzania)
- Conduct monthly program financial reviews and reporting (budgets vs. expenditure).
- Preparation of Monthly analysis on program spending and TCO core performance for management review and decision.
- Follow up of cash calls for all TCO programs and ensure adequate fund is available for activity implementation.
- Coordinate regular program team financial reviews based on work plans and expenditures.
- Update and facilitate technical staff's comprehension of the respective financial management issues.
- Sending implementation reminders to WWF and Partner program staff to ensure timely implementation of activities under the program work-plans
- Playing a leading role in preparation and ensure timely submission of all financial reports for review and approval to Head of Finance for further submission to donors and other partners as per respective contracts.
- Preparation of donor reports for BMZ/BENGO according to agreed formats and deadlines
- Manage key program documents including filing of invoices, contracts, vouchers and other related documents in line with Field Accounting Manual and donor requirements.
- Ensure that accounting transactions are entered in the financial systems in a timely manner
- Verification and release of all the payments entered in the WWF online system.
- Ensure all procurements are done in accordance to respective laws and standard procedures including the field accounting manual and donor requirements.
- Provide the WWF Logistics Officer with a list of program assets given to partners and follow up on proper disposal during program period and at end of program as per donor requirements.
- Issue, track and reconcile approved travel advances to BMZ/BENGO program staff, review advance expense reports, review advance reconciliation and claims for completeness and accuracy.
- Monitor and analyze all balance sheets, income and expenditure accounts in the TCO accounting records.
- Oversee that all program components fulfil their contractual obligations including timely delivery of results/outputs and reporting.
- Update the Program teams of contractual deliverables
- Follow up with donors on cash calls and other contractual obligations to ensure smooth running of the programs
- Organize documents for internal, partner and donor audits.
- Receive and analyse all financial related reports from in country based partners including partner financial capacity assessments, trainings, partner audit working papers
- Analyse records and financial/operational risks and advice on corrective measures including capacity building as deemed appropriate
- Follow up and review of BMZ/BENGO Project-related financial reports and other contractual deliverables from WWF and partner offices
- Consolidation of financial reports submitted by the implementing partners before sharing the same with the primary donors.

**4. DELIVERABLES**

- Report on an inception meeting with WWF and TNRFF staff to agree on the sharing of roles and responsibilities
- Minutes of weekly calls on financial management and procurement updates with Partners and WWF staff
- Monthly project progress reports submitted to WWF procurement and finance leads
- Mid-term report WWF procurement and finance leads, highlighting main achievements so far and to be submitted by February 15, 2021
- Reports to WWF Germany and BMZ/BENGO donor as requested within agreed deadlines
- Final report on finance and procurement transactions by May 10, 2021

**5. QUALIFICATION PROFILE**

- A university degree in Accounting, Commerce, Business Administration or related field;
- Full accounting qualification i.e. CPA, ACCA or equivalent will be an added advantage;
- Three to five years of working with financial/accounting and procurement systems in major international organizations/NGOs, previous WWF experience will be an added advantage;
- Demonstrable skills in the implementation of finance, accounting and procurement policies, procedures and systems, private sector experience will be equally considered;
- Good knowledge of fund accounting and procurement policies and procedures including reporting requirements;
- Hands-on knowledge of the major financial management and procurement software would be a distinct advantage;
- Excellent English and Swahili language skills

**6. CONTRACT PERIOD AND PAYMENT SCHEDULE**

The contract period will extend to six months from November 1, 2020 to April 30, 2021. Consulting fees will be disbursed in three separate instalments:

- 1st instalment 20% of total amount on submission and approval of inception meeting report;
- 2nd instalment 30% of total amount on submission and approval of Mid Term Report by Feb 15, 2021
- 3rd and last instalment of 50% of total amount on submission and approval of final report by May 10, 2021.

**7. CONDITIONS**

The proposed work will be carried out under contract. The contract will be drawn up after the final candidate has been selected.

The consultant will assume all fiscal responsibilities relative to his/her tax status. As an independent employee, the consultant is responsible for the payment of any tax that might be demanded within the framework of this agreement, assuming that he is able to justify he is in good standing and up to date vis-à-vis administrative and tax authorities; otherwise, and in accordance with the law, WWF is obliged to withhold at source on the amount of its services or fees / bills, the percentage to be paid to the taxes authorities.

The consultant will be subject to WWF management procedures at all times.

WWF cannot grant in advance honorary fees. Though, field trip expenses, in accordance with WWF procedures, are payable in advance once the consultancy contract established. WWF will directly cover travel costs, accommodation and per diem.

**8. APPLICATIONS**

Applications including technical (max 5 pages) and financial proposal in separate documents, CV, expected remuneration and references to be submitted by email by **Friday, November 06, 5pm to:**

Secretary  
WWF Tanzania Procurement Committee  
Email: [tz.procurement@wwf.panda.org](mailto:tz.procurement@wwf.panda.org)



## WORLD

## Biden tax increase might not be so bad for big banks

NEW YORK

DEMOCRATIC presidential candidate Joe Biden's plan to raise corporate taxes would have a modest impact on profits of big U.S. banks and probably not before 2022, analysts said. Other aspects of Biden's plan, including tax credits for low and moderate income households and government spending on infrastructure, could lead to fewer loan losses and more lending revenue, they said.

Banks were big beneficiaries of tax cuts under President Donald Trump, making a reversal seem ominous. But a second look at what might happen if Biden were to win the election and Democrats were to win control of the U.S. Senate suggests the pain might not be so bad.

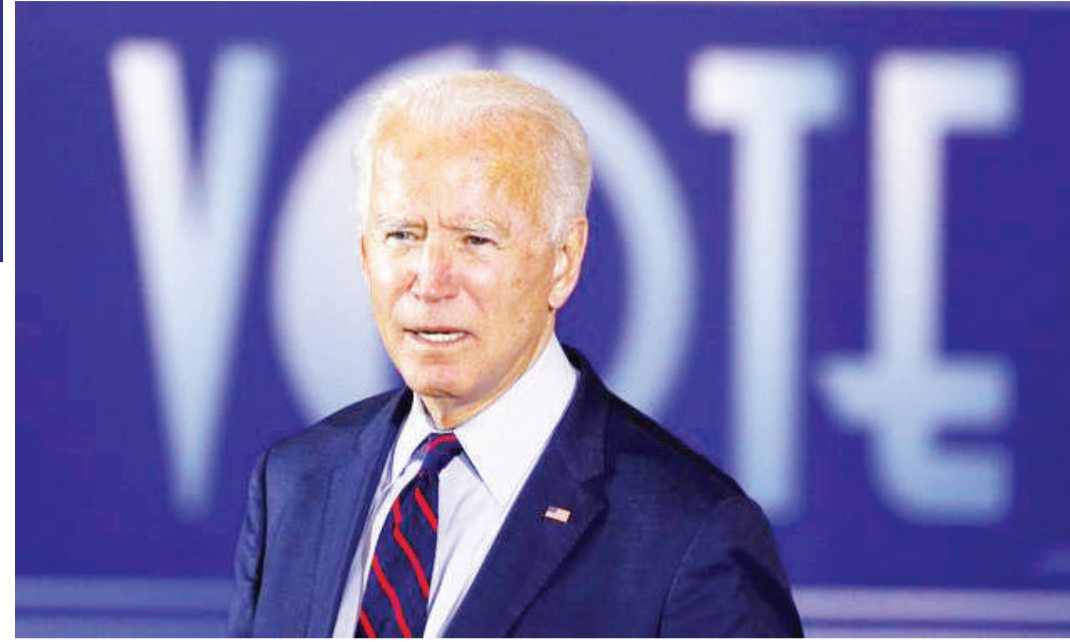
Biden's plan would raise the current 21% corporate rate to 28%, putting back only seven of the 14-point reduction enacted during the Trump administration.

That seven-point hike would reduce big banks' earnings per share by a median of 7.4% based on 2021 estimates, according to Morgan Stanley analyst Betsy Graseck.

For Wells Fargo & Co, the estimated hit would be 10.2% because the vast majority of its operations are in the United States. For Citigroup Inc, which gets a lot of revenue abroad, it would only be 6.5%.

Analysts do not think corporate tax rates will go as high as what Biden has proposed, even if Democrats gain control of Congress in a so-called "Blue Wave." The economy will be too fragile because of the coronavirus pandemic to enact much higher rates, they said.

"There could be reticence, especially with moderate Democrats, to hike taxes out of fear that any fiscal tightening would slow economic activity," said Issac Boltansky, director of policy research at



Democratic presidential candidate Joe Biden

Compass Point Research & Trading.

Biden's proposed 28% rate would also face arguments that the total corporate tax bill from federal, state and local levies would put U.S. companies at a disadvantage to global competitors that have lower rates, said Rohit Kumar, co-leader of PwC's national tax office in Washington.

A Democratic sweep might benefit banks in another way, by launching proposed infrastructure projects. That government money would flow through to businesses and their employees, making it easier for them to repay their loans, analysts said.

Big U.S. banks have put set aside more than \$60 billion for potential loan losses since the pandemic started. If those losses do not materialize, the banks

will be able to bring the money back into reported earnings.

More government infrastructure spending could also support demand for loans and increase inflation. Higher interest rates would lift bank revenue from loans and securities.

Combined, those factors could offset two-thirds of the 7.4% drag on bank earnings from a 28% corporate tax rate, Morgan Stanley's Graseck estimated.

There are many hypotheticals at play - if Biden wins, if Democrats take control of Congress, if various proposals pass as written - but bank shareholders have been concerned that lenders would lose the huge earnings benefit they gained from the 2017 tax cuts, analysts said.

## US, Russia closer to arms control pact extension, hurdles remain

WASHINGTON

US Secretary of State Mike Pompeo on Wednesday pressed for immediate negotiations between Washington and Moscow to finalize a verifiable agreement as the two sides seemed to move closer to extending a key nuclear arms control treaty.

"Russia has agreed in principle to freeze all of its nuclear warheads ... But we need to make sure that US and Russian negotiators get together just as soon as possible to continue to make progress to finalize a verifiable agreement," Pompeo told reporters at a state department press briefing.

Pompeo's remarks came at a time when the two nuclear superpowers appear to reach common ground on the one-year extension of the New Strategic Arms Reduction Treaty (New START), which will expire in February.

Washington and Moscow signed the New START in 2010. The treaty, which stipulates limits to the numbers of deployed strategic nuclear warheads and delivery systems, is the last remaining nuclear arms control pact in force between the two nuclear superpowers.

The New START can be extended by a maximum of five years with the consent of the two countries. Without an extension, the US and Russian nuclear arsenals would be unchecked for the first time since 1972.

US and Russian officials had held several rounds of negotiations over arms control in Vienna and Helsinki since June, without making substantive progress.

On Friday, Russian President Vladimir Putin proposed extending the New START without conditions for at least a year, but Washington rejected his offer immediately.

"President Putin's response today to extend New START without freezing nuclear warheads is a non-starter," US President Donald Trump's National Security Adviser Robert O'Brien said.

He reaffirmed the US position of a one-year extension, during which both countries cap all nuclear warheads, referring to both strategic and tactical ones.

However, the two sides seemed moving closer this week.

Russia on Wednesday confirmed its readiness to continue negotia-



US Secretary of State Mike Pompeo speaks during a news conference at the State Department in Washington, on Wednesday. (AP)

tions with the United States on the extension of the New START.

"This topic is of strategic nature and global significance. It is in the interests of not only our two countries but also global security and stability," Kremlin spokesman Dmitry Peskov told a daily briefing.

He said Russia hopes that the dialogue with the United States will continue and their differences will be overcome.

The Russian Foreign Ministry said Tuesday that the country is

ready to freeze its existing number of nuclear warheads along with the United States to extend the New START by one year. "We don't have an agreement yet, but, certainly, given the fact that Russia has moved in the direction of the United States' proposal for this cap, it looks like the two sides are getting much, much closer together," US Special Presidential Envoy for Arms Control Marshall Billingslea said Tuesday in an interview with PBS.

Whether an agreement can be reached by the two sides is still an open question.

The Trump administration had long complained that the New START only constraints deployed strategic nuclear warheads and delivery systems for both, but not tactical ones that Russia heavily equipped.

In its Tuesday statement, Russia made it clear that the freeze of nuclear warheads was a "political commitment" and "not be accompanied by any additional demands on the part of the United States," while Washington immediately imposed verification condition, casting doubt on whether the two sides are genuinely moving closer.

"I would simply say that verification is not an add-on when it comes to arms control," said Billingslea. "It's an intrinsic part, a fundamental part of any arms control deal, always has been."

James Acton, a senior fellow at the Carnegie Endowment for International Peace, noted that definitions and verification might not be the most contentious part of arms control negotiation but are often the most time-consuming.

Xinhua

## 'You can't have your cake and eat it too,' EU chief tells UK

BRUSSELS

EUROPEAN Council President Charles Michel on Wednesday called on the United Kingdom (UK) to decide once and for all whether it wanted to reach a deal on its future relationship with the European Union (EU) after its withdrawal from the bloc.

"You can't have your cake and eat it too," Michel (pictured) said when addressing the European Parliament about the outcome of the EU summit last week, which focused on the ongoing EU-UK negotiation.

He said the UK had an important choice to make about its own future. "It's not about choosing a negotiating tactic. It's about



choosing the model of society and the model of economy for their own future."

"Do our British friends want to

regulate state aid? And do they want to maintain high standards in health, food security and climate, in close relationship with

Europe? If so, why not commit to them in our future agreement?" Michel questioned.

"In June 2016, the United Kingdom took a democratic decision to leave the European Union. We respected this sovereign decision... But the UK wants access to our Single Market, while at the same time, being able to diverge from our standards and regulations, when it suits them," he lamented.

Stressing that "time is very short," the EU chief said the bloc stands ready to negotiate 24/7 on all subjects, based on legal texts. Michel said the EU and the UK had still not found agreement on three "extremely difficult issues": the level playing field, governance

and fisheries.

UK Prime Minister Boris Johnson had set Oct. 15 as the deadline for an agreement to be reached, but the EU's chief negotiator Michel Barnier said his team was ready to step up their work in the new round scheduled for this week.

Barnier tweeted on Wednesday that "an agreement is possible if we are both ready to work constructively & in a spirit of compromise over the next days, on the basis of legal texts."

Barnier's message was echoed by European Commission President Ursula von der Leyen, who tweeted: "Hard work needed, no time to lose."

Xinhua

## CNN probe finds Bannon behind conspiracy theory against China

WASHINGTON

CNN on Wednesday discredited a "shoddy" study paper claiming COVID-19 was engineered in a Chinese lab, finding the conspiracy theory to be linked to Steve Bannon, a proven far-right fringe extremist and long-time critic of China.

CNN said it spoke with six scientists and experts who found the China-bashing study's methodology to be "flawed," adding that the group described the study as "junk science," "leaps of logic" and "window dressing."

According to CNN, the Johns Hopkins Center for Health Security criticized the science behind the anti-China paper, saying that its authors "cite multiple papers in their reference section that have weaknesses or flaws."

CNN found a citation in the anti-China paper originating from a disinformation news site linked to Bannon (pictured), while one more appeared only as a LinkedIn post and another on an anonymous blog.

"This paper is very deceptive to somebody without a scientific background, because it's written in very technical language, using a lot of jargon that makes it sound as though it is a legitimate scientific paper," Angela Rasmussen, a virologist at Columbia University, was quoted by CNN as saying.

"But anybody with an actual background in virology or molecular biology who reads this paper will realize that much of it is actually nonsense."

Xinhua

## Removing Sudan from US list of terror sponsors to bring positive effects - Sudanese analysts

KHARTOUM

THE expected U.S. decision to remove Sudan from the list of states sponsoring terrorism will have positive political, economic and social effects on Sudan, Sudanese analysts said on Wednesday.

"Removing Sudan from the list will pave the way for the Sudanese banking sector to easily deal with banks of the world," Mohamed Al-Nayer, a Sudanese economic expert and a lecturer of economics at Africa International University, told Xinhua.

"After removing its name from the list, Sudan can demand relieving of its debts which amount to 60 million U.S. dollars and the country will be able to benefit from the Heavily Indebted Poor Countries Initiative in the coming phase," he added.

The expert further believed that the move would help Sudan obtain soft loans and funding from the international financing institutions.

However, Al-Nayer warned that optimism between Khartoum and Washington must not come at the expense of Sudan's firm relations with other countries. He advised the transitional government in Sudan to adopt a smart and balanced means to deal with countries around the world.

Abdul-Rahim Al-Sunni, a Sudanese political analyst, did not exclude a close link between Sudanese-Israeli normalization and the removal of Sudan from the U.S. list of states sponsoring terrorism.

"The frequent talk by the figures of Sudan's transitional government shows no link between the normalization and removal of Sudan from the list, but it seems there is a close relationship of the two aspects," Al-Sunni told Xinhua.

"It is apparent that the military component in the transitional government supports the normalization with Israel, while we find that the civilian government is divided among itself," he said, adding that removing Sudan from the list will be a "reward" for responding to the continued U.S. demand on necessity of normalization with Israel.

On Monday, U.S. President Donald Trump said that he would remove Sudan from the State Sponsors of Terrorism list after Sudan pays 335 million U.S. dollars to American victims.

Washington has been listing Sudan as one of the states sponsoring terrorism since 1993. Sudan's acting Finance Minister Hiba Mohamed Ali told reporters on Tuesday that the move "will help address the issue of Sudan's debts and facilitate the process of dealing with international financing institutions."

Mohamed al-Fatih Zainelabidine, governor of the Central Bank of Sudan, told reporters that the expected decision is likely to improve the exchange rate of the national currency, restore Sudan's position within regional and international institutions, and accelerate Sudan's joining of the World Trade Organization.

Xinhua

## It is apparent that the military component in the transitional government supports the normalization with Israel

## China establishes monitoring and assistance mechanism to prevent recurrence of poverty

"Thanks to the policy of the government, I feel more secure about getting rid of poverty," said Fu Huaqin, a resident in Heshunhui village, Weixian county, north China's Hebei province.

The man was diagnosed with a bladder tumor last year. Although medical insurance was able to cover a part of his expenses, he still needed to pay a high cost of over 10,000 yuan (about \$1,491) himself. His family, which had just shaken off poverty, was faced with the risk of getting into debt.

Fu's predicament triggered a warning of the big data system of Weixian county preventing the reoccurrence of

poverty.

Staff members with the local health-care department verified his situation, provided a relief worth of 7,000 yuan for him, and advanced a series of measures concerning healthcare and employment, preventing Fu's family from falling into poverty again.

Preventing the reoccurrence of poverty is an important part of China's poverty alleviation. Preliminary statistics suggest that nearly 2 million people who have been lifted out of poverty are at risk of returning to poverty, and nearly 3 million of the population living barely above the poverty line could

possibly be impoverished.

Local governments in China have actively explored and put into place a mechanism to effectively prevent people from falling back to poverty, and rolled out targeted measures to consolidate the results of poverty alleviation and ensure that the poverty alleviation goals will be achieved with high quality.

Both poverty-stricken households and those barely living above the poverty line are the main focus of attention in poverty reduction. Therefore, to prevent the reoccurrence of poverty calls for extra efforts for these groups.

The State Council Leading Group Of-

ice of Poverty Alleviation and Development has specified that family is the basic unit of the mechanism to prevent recurrence of poverty.

The mechanism monitors registered poverty-stricken households that have shaken off poverty and yet are still faced with risks of returning to poverty, as well as marginal households with an income slightly higher than that of registered poverty-stricken households.

East China's Anhui Province has identified 61,279 marginal households and formulated 206,600 measures to provide assistance. Through well-targeted support, the province has al-

ready eliminated the risk of falling into poverty again for 18,029 of them.

By collecting data on the targets through the monitoring mechanism and receiving warning of possible risks, China is trying to help those in need as soon as possible so that they won't return to poverty.

The poverty alleviation data platform of northwest China's Xinjiang Uygur autonomous region has collected the dynamic information about more than 160,000 poverty-stricken residents, over 2.92 million people who have been lifted out of poverty and 370,000 marginal population fac-

ing risks of falling into poverty. Their income levels are shown in four colors, red, orange, yellow and green, which indicate their corresponding risks of slipping back into poverty.

Weixian county, Guantao county and other areas in Hebei province have established a unified network concerning medical insurance, civil affairs, and emergency management, allowing the local government to accurately identify residents that have spent a large amount of money because of diseases or disasters and thus provide timely capital assistance.

People's Daily



## Explainer: Red mirage, blue mirage - Beware of early US election wins

WASHINGTON

IMAGINE that the polls have closed in Florida, counties are beginning to report early vote counts, and it looks like former Vice President Joe Biden is way ahead. An hour later, Pennsylvania counties begin to report and it seems to be a slam dunk for U.S. President Donald Trump.

Don't be fooled, voting experts and academics say. Early vote counts in the most competitive, battleground states can be particularly misleading this election because of the surge in mail-in or absentee ballots, and the different ways that they are processed.

The states that count mail-in votes before Election Day are likely to give Biden an early lead, since opinion polls and early voting data suggest those ballots favor the Democrat. Conversely, the states that do not tally mail-in votes until Nov. 3 will likely swing initially for Trump.

These so-called red or blue mirages will disappear as more ballots are counted, though experts say it may take days or even weeks to process the huge number of mail-in ballots, spurred by voters seeking to avoid crowded polling stations because of the COVID-19 pandemic.

"Be patient," said Gerry Cohen, a member of the Wake County Board of Elections in North Carolina. "You need to count all of the votes, and that's going to take some time."

Here is what to expect in some of the most bitterly contested states that will determine the next U.S. president:

### BLUE MIRAGE IN FLORIDA AND NORTH CAROLINA

Florida and North Carolina allow election officials to begin processing and counting mail-in ballots weeks

before Election Day, and the results of those counts are expected to be released as soon as polls close on Nov. 3.

If both states follow that schedule, it is likely that Biden will appear to be ahead initially, as the latest Reuters/Ipsos opinion poll shows that people who already have voted in Florida and North Carolina support the Democratic challenger by a more than 2-to-1 margin over the president.

In both states, a majority of people who plan to vote in person on Election Day support Trump.

A blue mirage is not expected to last long in either state. Experts say they expect Florida and North Carolina to finish counting most of their mail-in and in-person ballots before the end of the night.

### RED MIRAGE IN THE RUST BELT

In Pennsylvania, Michigan and Wisconsin, mail-in ballots cannot be counted until Election Day. While Michigan did recently pass a law that allows many cities to start processing mail-in ballots, such as opening ballot envelopes, the day before the election, they cannot begin to count votes.

Because mail-in ballots typically take longer to count than ballots cast in person, the initial results could skew Republican. Then, some experts say, expect a "blue shift" as election officials wade through the piles of mail-in ballots.

Pennsylvania and Wisconsin may be slowed by their lack of experience with high volumes of mail-in ballots. About one in 20 votes in the two states were cast by mail in the 2018 congressional election, compared to a quarter of Michigan's votes and about a third of Florida's.

Pennsylvania's vote counting could go on for days. Democrats in the state



Some of the hundreds of thousands of early mail-in ballots are processed for scanning by election workers at the Orange County Registrar of Voters in Santa Ana, California, U.S., October 16, 2020. File photo

recently won a victory in the U.S. Supreme Court to allow officials to accept mail-in ballots up to three days after the election as long as they are postmarked by Nov. 3.

"Something I'm prepared for on election night is for Pennsylvania to look more Republican than it may actually be, whoever ends up winning the state," said Kyle Kondik, a political analyst at the University of Virginia's Center for Politics.

Ballots in Wisconsin and Michigan must arrive by Election Day, although litigation is under way over whether the states should count ballots that ar-

rive late if postmarked by Nov. 3.

### EXPECT TO WAIT FOR ARIZONA

On election night in 2018, Arizona Republican Martha McSally appeared to be on the road to victory in the state's U.S. Senate race, telling her supporters she was going "to bed with a lead of over 14,000 votes."

Six days later, McSally conceded the race to Democrat Krysten Sinema as election officials tallied hundreds of thousands of mail-in ballots, including many from the Democratic-leaning metropolitan areas of Phoenix and Tucson that were handed in at voting

centers on Election Day.

Arizona officials said they hope it will take less time to count ballots this year as Maricopa County, which includes Phoenix, has upgraded its equipment and added an extra week to handle early mail-in ballots. But if the race is close, it could still take days to fully count the votes.

That would be "an indication of things going the way they're supposed to," said C. Murphy Hebert, a spokeswoman for the Arizona Secretary of State. "The process is complex, and we would just invite folks to be patient."

Agencies

## BRICS to stand up for just world order, says Lavrov

KAZAN

THE BRICS countries (Brazil, Russia, India, China and South Africa) will defend principles of a more just world order based on respect for international law, Russian Foreign Minister Sergey Lavrov said in a video address to participants of the Fifth BRICS Young Diplomats Forum.

"Deepening the BRICS strategic partnership is one of the priorities for Russia's foreign policy. In the past decade, the association asserted itself as a needed and reputable format for cooperation.

The members of the association unanimously back stronger collective approaches in global affairs, respect for sovereignty, sovereign equality of all states and resolution of any conflicts by exclusively peaceful means.

We stand up for a more just world order based on respect for principles of international law and the UN Charter," Lavrov said.

The foreign minister underlined that it is symbolic to hold the BRICS Young Diplomats Forum in Russia's Kazan because representatives of different nations and religions live in this city, one of the oldest in Russia, in friendship.

"It is in tune with the BRICS strategy that unites various world regions as well as cultural and civilizational spaces. It is in the diversity that the strength of our association manifests itself," Lavrov emphasized.

The top Russian diplomat hopes that the forum hosted by Kazan will make its contribution to the development of the political and youth agenda of BRICS and will facilitate stronger strategic partnership, trust and friendship between the countries and nations of the association.

## Zimbabwean businesses embrace social media marketing to boost sales amid pandemic

HARARE

WITH more people increasingly relying on social media to maintain social connections and to stay updated, retailers in Zimbabwe are now devising new ways to follow their potential customers where they like to spend their time the most.

Although the physical storefront is still the main driver of purchases in Zimbabwe given that the country is still in the early stages of developing a robust e-commerce ecosystem, social media storefronts are increasingly gaining traction.

The way consumers, particularly millennials, discover new brands and products is slowly shifting from physical spaces to digital platforms.

While the use of digital platforms as a marketing tool has been in existence for quite some time, travel restrictions and a lockdown imposed earlier this

year to stem the spread of COVID-19 accelerated the transition brick-and-mortar stores to digital market places.

For Richard Dzimiri, a fruit vendor from Bulawayo, social media marketing revolutionized the way he conducts business. After first going on Twitter nine years ago, Dzimiri never anticipated that the microblogging site would become a useful platform to market his products.

Dzimiri said at first, like many young users, he used the site to follow fashion trends, drama and gossip.

"Then I grew conscious upon seeing how other people are utilizing their digital presences to their benefit doing promotions, adverts, marketing and showcasing their talents," he told Xinhua.

Dzimiri said social media platforms offered him a more efficient way of interacting with potential customers than traditional channels.

"I knew people liked the work I did and were willing to support so therefore it cut me from a different cloth as that of other vendors who solely depended on passer-by to buy without knowing whom they are and remembering them. So that was an advantage for me and the impact I was putting on people," he said.

Social media expanded his market, and now people all over the country and even overseas are supporting his business.

"Social media is a very important marketing tool, very efficient if one's delivery is captivating. A good brand with good imagery and a clean reputation can go a long way. We're a broadly digital spaces now, without a phone there's no business or there's no efficient sales catalyst," he said.

Dunmore Tendai Chikanya, a social media strategist, said social media has become the new retail storefront, adding that by

adopting social media marketing, businesses can reach larger audiences by a few easy steps than awaiting for people to physically visit their stores.

"The perks of social media marketing are that you can actually eliminate renting office space and focus on a virtual store and still manage to have more sales," Chikanya told Xinhua.

"The store won't be governed by time so your customers can reach and enquire from you anytime and anywhere in the world. "With more and more devices becoming smart devices, I think SME's need to jump aboard the social media marketing train to have a wider scope of clients than they already had," he said.

He said the popularity of social media means there is a huge base of potential customers waiting to be tapped, and social storefronts provide a way for brands to turn casual followers into customers.

Xinhua

## China's import expo showcase of 'immense consumption potential' - Brazilian trade expert



People visit the Brazil pavilion during the second China International Import Expo (CIIE) in Shanghai, east China, Nov. 6, 2019. (File photo)

RIO DE JANEIRO

THE upcoming China International Import Expo (CIIE) is an important platform for global trade and an ideal venue for Brazilian companies to see the "immense consumption potential" of China, Kevin Tang, executive director of the Brazil-China Chamber, has said.

The import expo is especially significant in the wake of the COVID-19 pandemic, Tang told Xinhua in a recent interview.

"Despite the global difficulties ..., the CIIE is important as a symbol and aid to recovery. Business continuity is very important for thousands of companies and jobs

around the world that have China as a market destination," Tang said. The expo reflects China's support for an open world economy, as "it promotes trade and generates greater benefits in general," Tang added.

Tang has participated in the two previous editions of the expo, which draws exporters from around the globe keen to cater to China's growing consumption needs. For Brazil, the expo matters "not only due to the ties of friendship with China and (to gain) greater knowledge of the Chinese market, but also as an important event and a way to show Brazilian companies China's immense consumption potential," Tang said.

"China is indisputably important for Brazil. Being its largest trading partner and given the increasing focus on growth based on domestic consumption, China's imports will be an important vector of Brazilian growth," said the trade expert.

The CIIE "helps diversify and add value to Brazil's export pattern, which is still focused on primary products. It is a good opportunity to develop Brazilian brands and learn about Chinese consumer trends," Tang added.

The third CIIE will take place in Shanghai from Nov. 5 to 10. China has announced import-duty exemptions for foreign goods sold at the CIIE. Xinhua

## Nigerian governor calls for calm after shooting of protesters in economic hub

LAGOS

BABAJIDE Sanwo-Olu, the governor of Lagos, Nigeria's economic hub, on Wednesday called for calm following the shooting on protesters by men in military uniforms on Tuesday evening at the Lekki Toll Gate complex.

In a live broadcast to give up-

dates on the shooting protesters demonstrating against brutality by a police unit dedicated to combating robberies, the governor announced the suspension of all state activities for three days in solidarity with the ongoing protests and agitations across the state.

He said the flag at all government facilities will be flown at half-mast

in the next three days.

The governor said he went out all night with members of his team and they visited hospitals, mortuaries to get first-hand information on casualties.

According to him, a total of 28 protesters suffered gunshot wounds Tuesday evening and one of the injured died later at a private

hospital. He said the shooting was carried out by "forces beyond our direct control," and appealed for calm among the protesters.

The Lagos state government declared a 24-hour curfew on Tuesday from 4 p.m. local time and later shifted to 9 p.m. to enable those stuck in traffic to get to their destinations in good time. Xinhua

## China's FY satellites contributes to production, lifts people's livelihood

ACCORDING to China Meteorological Administration (CMA), 4 to 5 typhoons might be generated in northwest Pacific Ocean and the South China Sea, and 1 or 2 of them could possibly hit or have an obvious impact on the coastal areas in south China.

However, forecasters are not frightened by the complicated and severe situation, as China's FY meteorological satellite series are having real-time monitoring of the weather, offering timely and rich observation data.

Precise satellite observation is a key factor in improving the efficiency of meteorological disaster monitoring and early warning. Over the past 50 years, China's FY satellite series have constantly helped the country

improve the accuracy of weather forecast. So far, China has successfully launched 17 FY satellites, including 7 that are currently in orbits. These satellites have reached an internationally advanced level.

At present, FY satellite series can monitor disastrous weathers such as typhoons, rainstorms, severe convections, heavy fogs, sandstorms, and hazes, as well as ground surface conditions such as floods, forest and grassland fires, and heats and droughts.

FY satellites play an irreplaceable role in typhoon monitoring, said Tang Shihao, deputy chief engineer of FY meteorological project. From the launch of the FY-2 satellites to August this year, all 566 typhoons generated

in northwest Pacific Ocean, including 165 that hit China, had been monitored by the satellite. The FY-4 satellites reduced the recognition time for disastrous weathers from 15 minutes to 5 minutes, and narrowed the error for typhoon track prediction from 95 kilometers to 71 kilometers, Tang introduced.

The remote sensing service of FY satellites has made significant contribution to China's construction of ecological civilization.

FY satellites can detect the environment of the Earth, so as to reflect the dynamic changes of resources and environment, and thus support the sustained development of economy and society.

Meteorological departments

at all levels, exploiting the data from FY-satellites, have launched remote sensing service for urban heat islands, floods, fires and vegetation. They play a prominent role in monitoring meteorological factors and ecological hazards, safeguarding ecological red lines, and evaluating ecological quality.

Besides, FY satellites have also become a new brand in serving the construction of the Belt and Road Initiative (BRI). China is willing to provide meteorological services to all parties using its Fengyun-2 weather satellites, said Chinese President Xi Jinping at the Shanghai Cooperation Organization Summit in Qingdao, East China's Shandong Province on June 10, 2018.

So far, China has offered data

and products related to FY satellites to 115 countries and regions, and opened green channel for 39 countries. Twenty-nine countries are now users of China's Emergency Support Mechanism of FY Satellites. Besides, over 1,200 people from more than 100 countries have joined training sessions related to FY satellites. These satellites have played an important role in monitoring typhoons in Vietnam, the Philippines, and Mozambique.

FY satellites' data and products are widely applied in marine, agriculture, forestry, environmental protection, hydraulic engineering, aviation and power industries, generating sound economic and social benefits. The CMA is offering huge data every day through satellite radio and inter-

net, covering over 2,700 users from nearly 100 industries.

Liu Yaming, head of the CMA told People's Daily that FY series, as on-duty satellites for the International Charter on Space and Major Disasters, are offering irreplaceable meteorological monitoring services for global users.

The CMA has preliminarily established a world-class disaster prevention and early warning system, and is considered one of the world's meteorological centers by the World Meteorological Organization (WMO), in which FY satellites played an important role.

China's FY satellites have long been a major participant and contributor to the WMO Space Programme, and their wide application have largely improved the monitoring and forecasting capabilities for

developing countries in Africa, said WMO Secretary-General Petteri Taalas, adding that FY series are an important infrastructure for the WMO to build a community with a shared future for mankind.

Xu Jianmin, academician of Chinese Academy of Engineering and former chief designer of Fengyun-2 ground application system, noted that China will keep developing the third generation of Fengyun satellites and the corresponding application system, and fully exploit the role of the satellites as the first line of defense in meteorological disaster prevention and relief, so as to offer strong support for safeguarding people's safety, promoting livelihood and constructing ecological civilization.

People's Daily





Sacha Baron Cohen

## Borat bounces back just ahead of US elections

LOS ANGELES

IN 2006, he shocked the world with his scathing cultural satire of the United States in "Borat." Now British comedian Sacha Baron Cohen is back with a mockumentary sequel that is garnering mixed reviews two weeks ahead of the U.S. elections.

"Borat Subsequent Moviefilm: Delivery of Prodigious Bribe to American Regime for Make Benefit Once Glorious Nation of Kazakhstan," available on Amazon Prime from Friday, sees Baron Cohen back in character as racist, sexist Kazakh journalist Borat Sagdiyev who once again travels to America.

This time, the plot revolves around his attempts to marry off his 15-year-old daughter to Vice President Mike Pence or, failing that, Rudy Giuliani, the former mayor of New York now best known as President Donald Trump's personal lawyer.

"Sequels don't come more triumphant, or well-timed, than this," said the Daily Beast in its review on Wednesday.

Variety said the film delivers a "consistent, coherent feature-length narrative, punctuated with outrageous, unpredictable

set pieces."

Few of the film's pranks were revealed ahead of the release, but reviewers said they include Cohen gate-crashing a political conference dressed as Trump, a coronavirus quarantine stay with supporters of QAnon conspiracy theories, and visits to an abortion clinic and a debutante ball.

"My aim here was not to expose racism and anti-Semitism," Cohen told the New York Times last weekend in his only major print interview around the film. "The aim is to make people laugh, but we reveal the dangerous slide to authoritarianism."

Cohen said he wanted the movie released before the Nov. 3 election because "we wanted it to be a reminder to women of who they're voting for – or who they're not voting for."

While most of the reviews were positive, some found the movie tasteless.

"This joke isn't funny anymore," the Hollywood Reporter said, adding that "the Trump years make him (Borat) painfully redundant."

REUTERS

## Mickelson might go where fans are not for Masters tuneup

THOUSAND OAKS, CALIF.

THE Houston Open will be the first domestic PGA Tour event to have fans, and that might be enough to send Phil Mickelson elsewhere in his final tournament before the Masters.

Mickelson typically plays the week before the Masters, and he was planning on being at the Houston Open. The tournament announced last week that 2,000 tickets a day would go on sale starting Wednesday.

The Houston Open is Nov. 5-8 at Memorial Park. That's the same week as the 54-hole Charles Schwab Cup Championship in Phoenix on the PGA Tour Champions. Mickelson will win both his starts on the 50-and-over circuit.

"I think that they will do a very good, safe job in having 2,000 people at the Houston Open," Mickelson said Wednesday at the Zozo Championship at Sherwood. "However, for me personally, I don't like the risk of having that happen the week before the Masters. I just feel like the week before the Masters, that's a big tournament we have and I just don't want to have any risk heading in there. So it has made me question whether or not I'll play there."

Mickelson said if the Charles Schwab Cup Championship also has limited spectators,



Phil Mickelson

he probably would go to Houston.

"If Phoenix does not have people, I'll probably go there, to be honest," he said.

The plan for the Charles Schwab Cup Championship, held at Phoenix Country Club, is to be limited to 350 members who will have access only to a private area in the clubhouse. They can watch on the course, with no area to congregate, and walking corridors are being widened. Members will have temperature checks each day and must wear masks at all times.

The Houston Open said spectators must have masks on at all times at Memorial Park except when eating or drinking. It has yet to announce specific guidelines for spectators.

The USGA announced the U.S. Women's Open will not have spectators at Champions Golf Club in Houston. The Women's Open is Dec. 10-13, a month after the Houston Open.

"Following extensive consultation with health officials, we have decided that hosting the U.S. Women's Open without spectators will provide the best opportunity to conduct the championship safely for all involved," said John Bodenhamer, the USGA's senior managing director of championships.

Dustin Johnson, who has withdrawn from the last two PGA Tour events after the world's No. 1 player tested positive for the coronavirus, is scheduled to return at the Houston Open. After self-isolating for 10 days, Johnson does not have to be tested again for three months under CDC guidelines the PGA Tour has adopted.

Brooks Koepka also has said he's playing Houston, while Tiger Woods said Tuesday he has not decided whether to play the week before the Masters for the first time in his pro career.

AP

## Tokyo Olympics try to get word out about COVID-19 measures

TOKYO

TOKYO Olympic officials want the world to know they are working on measures to combat the COVID-19 pandemic at next year's games, even if they don't know exactly what they will be.

Tokyo organizers showcased a few possible remedies on Wednesday, displaying various screening measures at the city's Big Sight convention complex, the home of the media center for the Olympics.

"Our objective is to demonstrate what we are doing toward the safety and security of the Olympics," said Tsuyoshi Iwashita, the executive director of the Tokyo Olympics security bureau.

Most of it looked familiar, including hand sanitizers and people passing through scanning devices with guards wearing face shields at the other end.

One innovation involved a sticker placed on the wrist to measure body temperature in a few seconds.

"This time we have tried different methods and analyzed them," Iwashita said. "I think there is no right answer but we still have to think about what we should do.

There are various (sports) competitions going on, but I think the challenge is to find out what kind of method is suitable for the world's largest sports event – the Tokyo Olympics and Paralympics."

It won't be easy, or perfect. Athletes around the globe have come down with COVID-19 despite precautions. Ten members of the Italian swim team reported positive for the virus on Tuesday, including world champions Simona Quadarella and Gabriele Detti. On the other hand, the NBA recently finished its season without a single positive test.

The International Olympic Com-

mittee has said that athletes testing positive at the Olympics are likely to be excluded, perhaps extinguishing years of training.

The Olympic numbers are huge: 11,000 athletes, and thousands of officials, judges, VIPs, volunteers, sponsors, media and broadcasters. Add another 4,400 athletes for the Paralympics. Then inject the question of fans: Will there be any? Or will only Japanese be allowed?

Finally, factor in the possibility that a vaccine will be ready when the games are to open on July 23, 2021. But should athletes be a priority? And should they be compelled to be vaccinated? And who pays for the vaccine?

Tokyo organizers and the IOC



A participant shows a body temperature sticker during a screening test for spectators and officials to ensure a safe and secure Tokyo Olympic Games Wednesday, Oct. 21, 2020, in Tokyo. Tokyo Olympic officials say they don't know exactly what measures will be taken against the COVID-19 pandemic at next year's Games, but they want the world to know they're working on it. (AP Photo)

have said they are testing "many scenarios" and are unlikely to explain until early next year exactly how the Olympics can be held safely.

Their main job now is to convince skeptical sponsors and fans that the games will happen, allowing the IOC to collect billions of dollars from broadcasters and sponsors.

Earlier this year, organizers and the IOC waited until March before deciding to postpone the Olympics.

Japan has attributed about 1,700 deaths to COVID-19, having escaped soaring fatalities that have affected many other countries. It has also employed strict controls over immigration since

the pandemic.

Kozue Tanno, who works as a security guard, participated in the Wednesday simulations. She talked about the challenge of COVID-19, and also mentioned Tokyo's scorching summer heat.

"We did a demonstration experiment this time and tried to work with a face shield for COVID-19 countermeasures, and even though the temperature was low, I felt the heat," she said. "We inspected about 20 people but in reality that will not be the case. When it comes to guiding a large number of visitors for a very long time, I am very worried that my sweat will drip on the face shield during the hot summer months."

AP

## Hamilton and Mercedes can break records in Portugal

LISBON

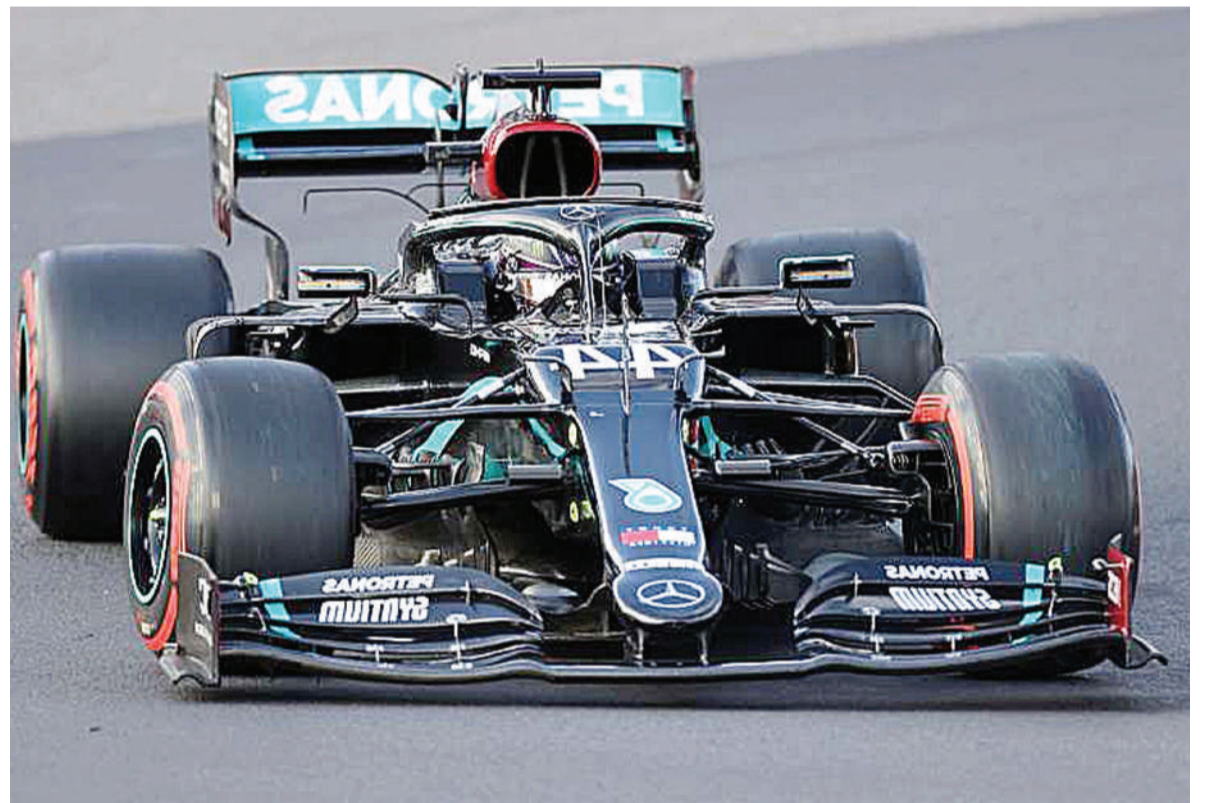
LEWIS Hamilton and his Mercedes team can make Formula One history on Sunday as Portugal returns for the first time in 24 years on a calendar reshaped by the COVID-19 pandemic.

The six times world champion equalled Ferrari great Michael Schumacher's record 91 grand prix victories in the previous race at the Nuerburgring and now has his first opportunity to go one better.

Mercedes meanwhile have their first chance to seal an unprecedented seventh successive constructors' title, although they may have to wait another weekend for the inevitable to be confirmed.

The champions will need to score 40 points more than closest rivals Red Bull for that to happen at Portimao's undulating Algarve International Circuit, which is hosting a grand prix for the first time.

Red Bull have drawn a blank twice in 11 races so far this season while Hamilton has won seven times and Finnish team mate Valtteri Bottas, now 69 points behind in the standings with six



FILE PHOTO: Mercedes' Lewis Hamilton in action during the Formula One Eifel Grand Prix on October 11, 2020. REUTERS

races to go, twice.

Mercedes have scored 40 points or more in six of the races, with three one-two finishes, but on all those occasions Red Bull managed to take at least 15.

Bottas retired with a power unit failure at the Nuerburgring, a major blow to his slim title hopes, but Mercedes are on top of the problem.

"We have identified a failed electrical component in the control electronics as the cause of the problem and the evidence suggests that swift action in retiring the car prevented mechanical damage to his power unit," said team boss Toto Wolff.

Hamilton has gone well at circuits new to the calendar in the past and has won twice this year at tracks that would not have featured but for the pandemic – Italy's Mugello and Germany's Nuerburgring.

While the Portuguese track is a novelty for Formula One, some current drivers have raced or tested there on their way to the

top.

Hamilton tested in the Algarve with McLaren in 2009 while Bottas raced there in Formula Three, as did Ferrari's Charles Leclerc.

"The circuit is probably new to a lot of the guys with a few of them having experience there in junior levels," said Lando Norris, who did a two-day test there in 2017 in a 2011 McLaren.

"Not sure if it will give me a little bit of an edge on the drivers who are new to the track, but we'll have to wait and see," added the McLaren driver.

The race will have spectators, but limited to 27,500 a day under local regulations to combat the spread of the new coronavirus.

Racing Point's Lance Stroll, the second F1 driver to contract COVID-19 after his Mexican team mate Sergio Perez, should be fit to race after missing the last round and testing negative on Monday.

Meanwhile, Romain Grosjean and Kevin Magnussen will leave the Haas Formula One team at the

end of the season, the U.S.-owned outfit said on Thursday ahead of the Portuguese Grand Prix.

Both drivers had earlier posted messages on social media announcing their departures.

Frenchman Grosjean, 34, has been at Haas since 2016, with Dane Magnussen, 28, joining in 2017.

"We have a lot of good memories together -- in particular our 2018 season when we finished fifth in the standings in only our third season. Romain and Kevin played a significant part in that success," said team boss Guenther Steiner in a statement.

Magnussen tweeted that he was still working on his plans for the future and wanted to finish the last six races of the season on a high.

Grosjean posted a message saying "the last chapter is closed and the book is finished", and wishing the team all the best for the future.

REUTERS



## Klopp hails spirit as Liverpool show they can cope without Van Dijk

LONDON

JURGEN Klopp saluted Liverpool's fighting spirit as the Reds proved they can cope without Virgil van Dijk by grinding out a 1-0 win at Ajax in the opening game of their Champions League campaign on Wednesday.

Klopp's side are likely to be without Van Dijk for the rest of the season after the influential Dutch centre-back suffered anterior cruciate ligament damage against Everton last weekend.

Critics have claimed Liverpool will struggle without Van Dijk, but Brazilian midfielder Fabinho filled in impressively alongside Joe Gomez at the heart of the defence.

While Liverpool weren't at their best and rode their luck at times, never more so than when Nicolas Tagliafico diverted Sadio Mane's scuffed effort into his own net in the first half, it was an encouraging Group D opener for Klopp.

There was enough spirit about the 2019 Champions League winners to suggest they will use the Van Dijk blow to fuel their Premier League title defence and European challenge.

"It was not perfect but they fought brilliantly," Klopp said. "We did not take our chances, which was a shame, and Ajax had a big one which hit the post.

"When you're 1-0 up, these things can happen. But overall I'm happy with the game.

"It was not sunshine football but we wanted three points and we got it."

Van Dijk will need knee surgery after being pole-axed by Everton keeper Jordan Pickford's ugly foul and his injury came at a time when Liverpool looked vulnerable after losing 7-2 at Aston Villa before the international break.

Against that backdrop, keeping a clean-sheet for just the third time this season was a big lift for Liverpool, who won for the first time in three games despite also being without defender Joel Matip and midfielder Thiago Alcantara after the brutal Merseyside derby.

"I think both teams could play better football. At moments it was wild. The pitch was deep and muddy," Klopp said.

"Xherdan Shaqiri was lively and

Takumi Minamino was unbelievable. He is like a machine. It helps when you can make five substitutions."

Praising Fabinho for an acrobatic goalline clearance, Klopp added: "I didn't know how it happened in the beginning. That's a good example of how the boys did today."

- Backs to the wall -

Liverpool's makeshift defence was easily carved open early on when Quincy Promes advanced down the left and found Dusan Tadic, who set up Ryan Gravenberch for a fierce strike that flashed just wide.

There was another major scare as David Neres' pass found the unmarked Promes six yards from goal, but he shot straight at Adrian to let Liverpool off the hook.

Making the most of that escape, Liverpool took the lead in bizarre fashion in the 35th minute.

Mane eluded Perr Schuurs as he broke into the Ajax area but when the Senegal forward went to shoot, he stubbed his foot into the turf, sending a miscued effort towards Tagliafico, who lost his balance and prodded the ball into his own net under no pressure.

Klopp has been fostering a siege mentality among his players since the Everton game and their backs to the wall spirit was on full display when Fabinho raced back to clear Tadic's lob off the line with a superb overhead kick.

Van Dijk couldn't have done it better himself, but while Fabinho was impressing, Ajax still carried a threat.

Taking aim from the edge of the area, Davy Klaassen smashed a fierce strike off the far post in the first minute of the second half.

Ajax went close again when Noussair Mazraoui took a Neres cutback and forced Adrian into a fine save.

Klopp took off Roberto Firmino, Mohamed Salah and Mane, with the latter needing ice on his right leg as he sat on the bench.

Jurgen Ekkelenkamp almost snatched a late equaliser after a mistake from Adrian, but Liverpool held their nerve to provide a morale-boosting start to life without Van Dijk.

AFP

## Mikel Arteta now takes 'full responsibility' for dropping Ozil

LONDON

MIKEL Arteta insists Mesut Ozil's Arsenal exile is solely due to football reasons and believes he has "failed" to get the best out of the 31-year-old after omitting him from the club's Premier League and Europa League squads.

The Gunners confirmed on Tuesday that their highest-paid player, earning £350,000-a-week, was not included in their 25-man squad for the current Premier League campaign and effectively may have played his last game for the club.

The move prompted Ozil to hit back at the club on Wednesday, saying "loyalty is hard to come by" and expressing disappointment to the club's supporters.

Ozil's contract expires at the end of the season, but despite starting Arteta's first 10 league games in charge prior to the suspension of English football due to the coronavirus pandemic, the midfielder has not played a minute of competitive action since March 7.

Since then, Ozil was one of three players to refuse to take a 12.5% pay cut - later reduced to 7.5% after Arsenal qualified for Europe by winning the FA Cup - amid rumours of a deterioration in relations between the player and club.

Last December, the Gunners distanced themselves from comments Ozil made on Instagram in which he spoke out against China's persecution of the Uighur population - by claiming the club "has always adhered to the principle of not involving itself in politics."

However, speaking ahead of Arsenal's opening Europa League

game at Rapid Vienna on Thursday night, Arteta said of Ozil's omission: "Honestly I take full responsibility. I have to be the one getting the best out of the players. It is my responsibility. It is nothing related to any behaviour or, like I read, the pay cuts.

"It's not true. It's my decision, if someone has to blame me. And it will happen when we lose football matches - my responsibility. I have to make the decision to get the best possible squad out there to win football matches and competitions as often as we can. In order to do that I try to be fair with him or with any of the players in the squad and defend as much as possible the interests of the club.

"Everybody is free to express his feeling. What I can say from my side is that it is just a football decision. My conscience is very calm because I have been really fair with him. My level of communication with him has been really high and we know what to expect with each other.

"When I believed that he could contribute to the team to be better - which is why I was hired to this football club, to win football matches and competitions, and create and build a project in the short, medium and long term - he has had the opportunities like everybody else.

"I am sad that I had to leave three players out of this list, which is never pleasant, but I just have to say that I tried to look everybody in the eye and be comfortable with it. With Mesut I have this feeling because I have been very straightforward since I arrived at this club." (Agencies)

# Bayern begin Champions League title defence in style, Real Madrid stunned

LONDON

BAYERN Munich began their defence of the Champions League title in ominous fashion by crushing Atletico Madrid 4-0 on Wednesday, while Liverpool and Manchester City also won but Real Madrid suffered a shock defeat.

Madrid, the record 13-time European champions, went down to a 3-2 home loss against Shakhtar Donetsk, showing how far Zinedine Zidane's side are just now from the standards being set by Bayern.

Two months after scoring the winner in the final against Paris Saint-Germain in Lisbon, Kingsley Coman put Bayern ahead against Atletico in Group A and later scored a stunning individual effort to wrap up the victory at an empty Allianz Arena.

In between Leon Goretzka and Corentin Tolisso were also on target for the German champions, with the latter's strike a stunner from long-range.

"The winning goal in last season's final is a good motivator, but it's in the past now and we have fresh goals this season," Coman told Sky Sports.

It was Bayern's 12th consecutive Champions League win while the result for Atletico equalled their worst defeat under Diego Simeone.

Bayern next go to Russia to play Lokomotiv Moscow, who battled back to draw 2-2 at Red Bull Salzburg on Wednesday.

Eder put Lokomotiv ahead in Austria, only for Dominik Szoboszlai to crash in a brilliant equaliser.

A deflected Zlatko Junuzovic goal put the hosts in front, but Vitali Lisakovich headed in to earn the Russian side a point.

- Disastrous night for Real -

Real were 3-0 down at half-time against Shakhtar at the Alfredo di Stefano stadium and fell short with a second-half fightback to get their



Real Madrid's Thibaut Courtois reacts after Real Madrid's Raphael Varane scores an own goal and Shakhtar Donetsk's second. Reuters

European campaign off to a disastrous start.

A depleted Shakhtar were without 10 first-team players and nine members of staff due to coronavirus infections and had seven starters aged 21 or under.

Strikes from Tete and Manor Solomon, either side of a Raphael Varane own-goal, gave the Ukrainian champions a three-goal half-time lead.

Luka Modric and Vinicius Junior pulled goals back and Fede Valverde thought he had grabbed an injury-time equaliser but his deflected shot was ruled out for an offside.

Missing the injured Sergio Ramos, Real have now won just one of their last seven Champions League home games. This was also a second defeat in five days as they prepare

to go to Barcelona for the Clasic on Saturday.

"We lacked a bit of everything, but above all our confidence, which is the most important thing," said Zidane.

- Lukaku double -

Real are already up against it in Group B, even if rivals Inter Milan and Borussia Moenchengladbach cancelled each other out in a 2-2 draw at San Siro.

Romelu Lukaku scored twice for Inter, opening the scoring early in the second half and then turning in a late equaliser.

In between Ramy Bensebaini netted a penalty for Gladbach and Jonas Hofmann scored what he thought was a late winner.

- Liverpool win without

Van Dijk -

Liverpool shook off the absence of Virgil van Dijk to edge Ajax 1-0 behind closed doors in Amsterdam in Group D.

Van Dijk is set to miss the rest of the season with a knee injury but Jurgen Klopp's side kept a clean sheet and took all three points after Nicolas Tagliafico turned a wayward Sadio Mane shot into his own net on 35 minutes.

"It was not sunshine football but we wanted three points and we got it," said Klopp.

The 2019 European champions will hope to build on this result when they host Midtjylland next week.

The Danes were outclassed at home by Atalanta on Wednesday, losing 4-0 with Duvan

Zapata, Alejandro "Papu" Gomez and Luis Muriel scoring in the first half and debutant Aleksei Miranchuk adding a late fourth.

Pep Guardiola's City made it three wins for English clubs this midweek as they came from behind at home to beat Porto 3-1.

Luis Diaz gave Porto the lead with a superb individual goal but Sergio Aguerro's penalty soon brought City level and Ilkay Gundogan's free-kick put them ahead on 65 minutes.

Substitute Ferran Torres then scored a superb goal to make sure of the win.

Also in Group C, Egyptian substitute Ahmed Hassan headed in a stoppage-time winner as Olympiakos downed Marseille 1-0.

AFP

## Real Madrid seek Clasic response to avert unexpected early crisis

MADRID

REAL Madrid won La Liga only three months ago because of their defensive steel and a relentless will to win but ahead of Saturday's Clasic against Barcelona, they appear to be a team unravelling.

After losing 1-0 at home to Cadiz for the first time in their history last weekend, Madrid fell 3-2 in the Champions League on Wednesday to Shakhtar Donetsk, who had 10 first team players and nine staff missing due to coronavirus infections.

Just as Cadiz had waltzed almost at will through the same Madrid defence that conceded only 25 league goals last season, Shakhtar wreaked havoc in Zinedine Zidane's back-line and on another night would have scored more.

The three goals they did chalk up in 13 wild first-half minutes was the same number Madrid shipped in their first nine games following La Liga's resumption last season.

And while there is no measure for commitment or concentration, it was clear both against Cadiz and Shakhtar that some of Madrid's players had lost their edge.

Lethargic performances, where the pressing was slack and the passing imprecise, suggest this team is not as tuned in as they were in June and July.

"We lacked a bit of everything but above all our confidence, which is the most important thing," said Zidane.

In some ways, perhaps, this is not a regression but a return to form for Zidane's Madrid, who have often excelled with a trophy in sight but floundered during the day-to-day grind.

Before lockdown in Spain compressed the run-in and sharpened their focus, Madrid were already a team suffering from inconsistency.

In February and March, they won only three times in eight games, slipping up against opponents such as Real Sociedad, Celta Vigo, Levante and Real Betis.



Zinedine Zidane will find himself under more pressure if Real Madrid lose the Clasic against Barcelona on Saturday, for a third defeat in a week. (Agencies)

This time last year, Madrid had just lost away at Real Mallorca to make it five wins from 11 games and leave Zidane on the brink of the sack.

It is to Zidane's credit they turned their form around, doing just enough to keep pace with Barcelona and then pull away from them when it mattered.

Zidane extracted the

maximum from an ageing squad that he was promised would be refreshed but, two years on, still feels all too familiar.

- 'I have to find the solution' -

Like Barcelona, Madrid have found the financial implications of the pandemic made swift or serious change impossible.

The transfer window was largely a cost-reducing exercise for Spain's leading clubs and their quality has certainly stagnated, as Atletico Madrid demonstrated on Wednesday in their 4-0 humbling at the hands of Bayern Munich.

It means it might not be a vintage Clasic this weekend but for Madrid it has become more important now, and for Zidane too.

Two defeats in a week is one thing but three, the last of them against Barcelona, would alter the dynamic.

"I'm the coach, I have to find the solution, I didn't find it today and it was difficult for my players," said Zidane on Wednesday night.

Zidane has credit in the bank but he will also know this run cannot continue, especially with Champions League games coming thick and fast over the next few weeks.

The demanding schedule appeals to Zidane's inclinations to rotate but he may have learned this

week that his squad has its limitations.

Ferland Mendy has proven himself a significantly more reliable option at left-back than Marcelo. Casemiro is the only suitable defensive midfielder. Luka Jovic is not able to cover for Karim Benzema.

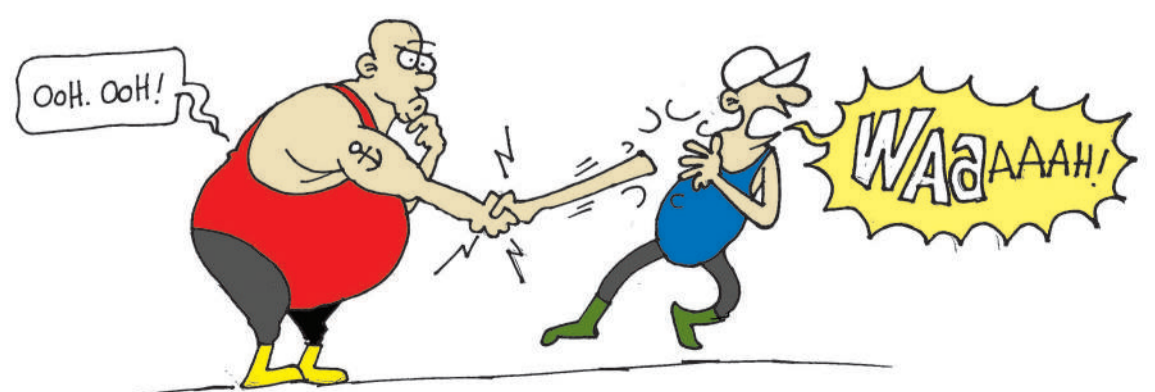
Sergio Ramos should return as well against Barcelona, after being left out of the loss to Shakhtar with a knee injury. Madrid have lost seven out of their last eight Champions League games without him.

If Zidane has Ramos and his best team available, it would not be a surprise to see them respond at Camp Nou, where Barca will have the pressure to assert themselves as the home team, but without the spur of a home crowd.

And Madrid will have critics to answer and pressure to feed off. Doubts, though, will remain about their stomach for the fight long-term. Cadiz and Shakhtar have made sure of that.

AFP

Gwiji by David Chikoko





# SPORT

Bayern begin Champions League title defence in style, Real Madrid stunned

COMPREHENSIVE REPORT, PAGE 19

## AT executive committee set to review constitution



Domestic athletes battle it out in the 400m race of a recent competition, organized by Athletics Tanzania (AT), at the Benjamin Mkapa Stadium in Dar es Salaam. PHOTO: CORRESPONDENT JUMANNE JUMA

By Correspondent Joseph Mchekadona

**A**TLETICS Tanzania (AT)'s Executive Committee is set to convene a meeting in Dar es Salaam tomorrow to discuss a number of pertinent issues in the association.

Tullo Chambo, AT information officer, said the meeting will discuss the association's drafted constitution which the government through National Sports Council (NSC) had presented to the national athletics governing body last month and prepara-

tion for the signing of five-year partnership with National Bank of Commerce (NBC).

He said they expect all of AT's 16 Executive Committee members, members of the special constitutional review committee, NSC officials and officials from the Registrar of Sports Associations and Clubs' Office to attend the meeting.

"We will have a meeting on Saturday in Dar

es Salaam, the meeting is to discuss two pertinent issues, the drafted constitution and preparation for the signing of our five-year partnership with NBC," he stated.

He said after tomorrow's meeting, AT officials will later this year meet NSC officials to agree on the date for the constitutional general meeting.

The NBC is closing in on starting partnership with AT and the association

is set to sign a five-year agreement with the bank.

The institution has sponsored a marathon, known as 'NBC Marathon', which will be held in Dodoma on November 22.

The drafted constitution was presented to NSC by Minister for Information, Culture, Arts and Sports, Harrison Mwakembe, last month.

The minister received the AT's drafted con-

stitution from Henry Tandau, the secretary of a special constitutional review committee.

Other members of the special constitutional review committee included chairman, Filbert Bayi, Mwinga Mwanjala and Chambo.

During the presentation of the drafted constitution, Mwakembe said it carries many positive ways of improving the sport in the country.

He said he is of the view that the contents of the amended constitution will bring positive changes to athletics in the country.

He moreover hailed the constitutional review committee for carrying out their duties voluntarily and asked AT leadership to align to the amended statutes.

The special constitutional review committee dwelt on many issues which include the composition of the AT Executive Committee.

The special committee proposed that AT will have a president, one vice-president, employed secretary and treasurer generals.

The committee recommended the association should as well be made up of six Executive Committee members who will represent each of the country's six zones.

The drafted constitution has included the formation of a disciplinary committee, disciplinary appeals committee, elections committee and sponsors' board.

It also proposed the minimum requirements for those vying for the president and vice-president posts, each of the contestants should have a diploma and must not be beyond 70 years of age.

The special review committee said the aim of the drafted constitution is to ensure that athletics has administrators that are capable of steering the industry onto a path of success on the field and economically.

They said they targeted the top positions because they are the ones entrusted with the setting of their institutions' agenda.

**TONIGHT @ 9:00**

**EATV FRIDAY**

11:00 DADAZ LIVE  
12:00 Mid Week Movie (r)  
13:30 Kali Za Wana  
14:00 Bongo Hits  
15:00 Funguka  
15:30 Wakilisha (r)  
16:00 Ujuzi (r)  
16:30 #HASTAG  
17:00 SLEKTI  
17:55 Kurasa  
18:00 eNewz  
18:30 Skonga  
19:30 EATV SAA I  
19:45 MJADALA  
20:00 DADAZ (r)  
21:00 Friday Night Live  
23:00 Kurasa (r)

**Friday Night Live** The Weekend begins here! Listen to upbeat mixed music by the hottest DJs. Gossip, showbiz updates and exclusive interviews with celebrities from home and abroad. Don't you dare miss this.

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06:00 Supa Breakfast  
10:00 MAMAMIA  
12:00 Kipenga Xtra  
13:00 Planet Bongo  
16:00 EA Drive  
20:00 Kipenga  
21:00 Friday Night Live

**88.1FM DAR ES SALAAM**



Yanga head coach, Cedric Kaze.

## Yanga head coach says spends time studying Simba SC

By Florida Raymond, TUDARCO

YANGA head coach, Cedric Kaze, has said he spent six months studying the side's age old rivals, Simba SC, focusing on the latter's performers that include Luis Miquissone and Meddie Kagere.

Yanga are expected to take on Simba SC in a Vodacom Premier League (VPL) match at Benjamin Mkapa Stadium in Dar es Salaam on November 7.

The clash, dubbed 'Dar Derby', is eagerly awaited by football stakeholders in and outside Tanzania.

Kaze said that when he was in Canada before he had even been roped in by Yanga, he had more than six months to track down Simba SC and other clubs in the VPL.

He disclosed: "Speaking of the VPL, I have been following it for a long time. Among the ones I was following were Simba, I know how they play and the tactics they use so I do not worry about them."

"Most of Simba's players are very good on and off the field. I am not afraid of the quality, that's why I came to coach Yanga, what I am telling my outfit's fans is that they should not doubt my performance," he said.

Yanga will host the VPL defending champions, Simba, in a game that is expected to kick off at 11:00pm.

In the previous season's VPL, five goals were scored when Simba locked horns with Yanga in the first and second phases.

In the first phase clash, Simba were held to a 2-2 draw by Yanga and the second phase match had Yanga cruising to 1-0 victory over Simba.

## Kilumeru Girls trounce SUA Queens in 2020 Women Cricket Premier League

By Guardian Reporter

GETRUDE Mushi and Linda Justine put impressive performance with the bat to help Kilumeru Girls notch a six-wicket victory over SUA Queens in a 2020 Women Cricket Premier League's Group B duel, which took place in Tanga early this week.

It turned out to be the first win for Arusha-based Kilumeru Girls that are now placed third in the group with two points, having posted victory in one match and defeat in two games.

Getrude and Linda made their presence at the crease felt, putting solid performance and seeing to it the Kilumeru Girls confidently chase SUA Queens' score.

After having landed the opportunity to bat first, SUA Queens recorded 86 runs for nine wickets in 20 overs, thanks largely to encouraging performance by experienced players, Hawa Salum and Mwakabu Hussein.

The Morogoro side's quest for an imposing score was dealt a blow early on, given opening batters, Asha Daud and Esther Expedito, had brief spells at the crease.

Asha could only register eight runs prior to making her way back to the pavilion, as she was bowled by Kilumeru Girls' Agness Joseph.

Esther had a relatively shorter spell given she was dismissed for duck by the same bowler.

Middle order batter, Sheila Shamte, ended three runs short of double digit figure to slightly add runs for the outfit after quick dismissals of Adelina Joseph, Zulfa Hussein and Malizia Salum.

Mwakabu stepped at the crease to record 19 runs after Sheila's dismissal, blasting



Arusha Girls cricket team pictured before playing Uluguru Stars in a 2020 Women Premier League's Group A tie, which took place in Tanga recently. PHOTO: COURTESY OF TCA Cup' soccer competition, which took place in the region.

three fours.

Hawa later made her experience count, making her way back to the pavilion with bat in hand as she notched unbeaten 22 runs.

She had time to crack two fours in what turned out to be the best innings, partnering Dorice Helment to close SUA Queens' innings out. Dorice posted two runs not out.

Early exits of low order batters, Gift Adam and Donicia Helment, who could only manage to notch two runs and one run respectively, frustrated SUA Queens'

chances for ending the innings with an imposing total.

Agness had the best bowling performance for Kilumeru Girls, in which she took four wickets and leaked 15 runs in four overs.

Sabrina Salim also had a good bowling showing for the team, given she took two wickets and gave away nine runs in four overs.

She had one maiden over in her spell, which had her settling for an economy rate of 2.25.

Kilumeru Girls, led by Linda and Get-

rude, gallantly chased SUA Queens' score for the loss of four wickets in 16.5 overs.

Linda, who had opened the innings with Agness, saw to it her squad's chase gets off to a promising start as she notched 25 runs which consisted of three fours.

Agness' spell was extremely short, given she managed to score three runs.

There was also a brief spell by Sabrina that scored three runs as SUA Queens sought to keep Kilumeru Girls in check.

Aisha Mohamed restored confidence in the outfit's innings, notching 14 runs that included a four.

Getrude thereafter put her batting prowess to show, forging an unbeaten stand with Josephine Ulirk to help the team mount a successful chase.

Getrude scored unbeaten 22 runs which included three fours, Josephine posted 12 runs not out which included a boundary.

Asha, Dorice, Mwakabu and Hawa recorded a wicket each in vain attempt by SUA Queens to foil Kilumeru Girls' chase.

Academy Girls of Dar es Salaam are the Group B leaders and the only team boasting of an unbeaten spell, they have recorded victory in all three games they have taken part in.

Tanga's Twiga Girls are placed second as they have notched victory in three outings and lost one match.

A better net run rate of 1.4167 has given Academy Girls an edge over Twiga Girls that have settled for net run rate of 1.1650.

The SUA Queens are placed fourth with victory in one match and three losses, followed by Nyanza Queens of Mwanza, rooted to the bottom of the group without victory in two outings.

## Flexibles by David Chikoko

THE DEALER TOLD ME  
... IT DOESN'T CONSUME  
MUCH FUEL. JUST A  
GALLON

