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**TANZANIA** 

TUESDAY 28 APRIL, 2020









#### Inside - Special Focus:

The Dr Reginald Abraham Mengi legacy: Celebrating the life of a Tanzanian philanthropist and environmental<u>ist.</u> -Page 3.



#### 'Treat truck drivers, crew after they test Covid-19 positive'

**By Guardian Reporter** 

EAST African Community (EAC) partner states have been urged to treat truck drivers and crew who test positive for Covid-19 in the host countries rather than deporting them as the move will result in further spread of the disease.

In a 17-page document titled 'EAC Administrative Guidelines to Facilitate Movement of Goods and Services During the Covid-19 Pandemic' sent to the six partner states, the EAC Secretariat called on member states to enforce mandatory screening or testing of truck drivers and crew at border posts. Undertaking mobile monitoring during transit at selected inland points is also important, it said.

#### Transporters and **Transporters' Associations have been** directed to adhere to the requirements

Partner states were further advised to quarantine those with symptoms for 14 days under the supervision of the respective health ministries.

To facilitate cross-border trade during the ongoing crisis occasioned by the novel coronavirus, member countries must adopt a multi-sectoral and coordinated approach, it said.

They need to provide access at all designated points for entry and exit of goods and treat cross-border movement of trucks and cargo as essential services, the document underlined.

Items to be prioritized as essential goods to mitigate the Covid-19 pandemic are food, fuel, medicaments, agricultural products and inputs, security supplies, emergency and humanitarian relief

goods, it said. To mitigate critical shortages of equipment and supplies, EAC member

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# COVID-19: GF gives Tanzania 14 billion/-



Serengeti Breweries Ltd corporate relations director John Wanyancha (L) pictured in Dar es Salaam yesterday presenting to Health, Community Development, Gender, Elderly and Children minister Ummy Mwalimu 1,250 litres of sanitiser for use in the fight against Covid-19. Photo: Guardia

#### By Getrude Mbago

THE government has received 14bn/-from the Global Fund (GF) to support Tanzania's battle against the spread of the Covid-19 pandemic.

Ummy Mwalimu, the minister for Health, Community Development, Gender, Elderly and Children made this observation yesterday in Dar es Salaam when receiving an assortment of Covid-19 protective gear contributed by various stakeholders including Airtel (T), Rotary Clubs and Serengeti Breweries.

The minister said that out of 14bn/-, about 9.6bn/- will be used to purchase protective gear for health practitioners and the remaining funds will be directed to other efforts aimed at containing the pandemic.

"We appreciate Global Fund for its support. We also recognize all contributions given by local stakeholders and companies. This is a battle and we have to fight together," she said.

During the event, Airtel (T) contributed about 700m/- for the purchase of personal protective equipment (PPE), Rotary Clubs donated PPE valued at 250m/- and Serengeti Breweries donated 1,250 litres of hand sanitizers to complement government effort in containing Covid-19.

The minister urged health personnel to live up to their professional oaths, observe ethical rules when conducting their duties which include providing services without discrimination.

She appealed for an end to stigmatizing patients with coronavirus or symptoms associated with the disease, as such conduct is contrary to health

TURN TO PAGE 2

## **Minister: Coronavirus** delays water projects

Finish out electronic

stamps rollout - MPs

By Felister Peter, Dodoma

IMPLEMENTATION of key water projects in the country in the next fiscal year will be affected by the coronavirus outbreak, Water minister Prof Makame Mbarawa said here yesterday.

"In most projects implemented in collaboration with partners from various countries, experts cannot travel as planes have been grounded due to Covid-19 pandemic," he said, tabling the ministry's budget estimates for the 2020/2021 financial year.

The minister said early findings on the impact of Covid-19 in the water sector show water project delays over transport challenges, as construction materials will arrive much later.

MEMBERS of the parliamentary Budget

Committee have called for a quick rollout

of the remaining phases of Electronic Tax

Stamps (ETS), after receiving a progress report

The committee chairman, Mashimba Ndaki

(Maswa West, CCM), hailed the Swiss company–

SICPA, for facilitating the roll out of the two pilot

presented before MPs in Dodoma yesterday.

By Guardian Reporter, Dodoma

phases of system.

"Some of the projects require development partners to come into the country for contract signing," the minister noted.

The government will take appropriate measures to ensure that all projects are executed as closely as possible within the projected time, he said.

So far, Tanzania has recorded 299 cases of Covid-19 with 10 fatalities and 37 recoveries.

As of yesterday, globally confirmed cases were 3,015,298 with 207,933 fatalities and 888,543 recoveries. The coronavirus has affected 210 countries and territories around the world, by World Health Organization (WHO) data.

Meanwhile, the government has raised the TURN TO PAGE 2

SICPA was awarded a tender by the Tanzania

However, some MPs including Hasna Mwilima

(Kigoma South, CCM) asked that SICPA fast

track its technology to ensure that people who

could not afford to purchase smart phones were

equally capable of receiving information on the

Andrew Chenge (Bariadi East, CCM) and Albert

TURN TO PAGE 2

Revenue Authority (TRA) to provide software

and hardware for the project.

#### **SHARE FACTS ABOUT COVID-19**

Know the facts about coronavirus disease 2019 (COVID-19) and help stop the spread of rumors.



Diseases can make anyone sick regardless of their race or ethnicity.

Fear and anxiety about COVID-19 can cause people to avoid or reject others even though they are not at risk for spreading the virus.

For most people, the immediate risk of becoming seriously ill from the virus that causes COVID-19 is thought to

Older adults and people of any age who have serious underlying medical conditions may be at higher risk for more serious complications from COVID-19.



Someone who has completed quarantine or has been released from isolation does not pose a risk of infection to other people.

For up-to-date information, visit CDC's coronavirus disease 2019 web page.



You can help stop COVID-19 by knowing the signs

There are simple things you can

do to help keep yourself and

others healthy.

Wash your hands often with soap

and water for at least 20 seconds.

especially after blowing your nose,

the bathroom; and before eating or

Avoid touching your eyes, nose, and

Cover your cough or sneeze with a

tissue, then throw the tissue in

mouth with unwashed hands.

• Stay home when you are sick.

coughing, or sneezing; going to

preparing food.

and symptoms:

Fever

 Cough · Shortness of breath

Seek medical advice if you

Develop symptoms

 Have been in close contact with a person known to have COVID-19 or if you live in or have recently been in an area with ongoing spread of COVID-19.

cdc.gov/COVID-19



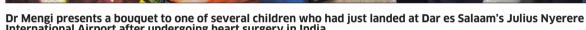
#### SPECIAL.FOCUS

## Dr Reginald A. Mengi: His Legacy

"I wanted to be in Tanzania. I knew I could make more money in Britain but I wanted to be back home. I wanted to go back to do something for my people. I was educated by poor Tanzanians and I thought it would be a good thing to give back."









Members of a women's vicoba group in Dar es Salaam's Sinza suburb in celebratory mood at a ceremony at which Dr

## Dr Mengi's philanthropic activism was driven by spirit of self-reliance

By Ani Jozeni

TERE it that Dr Reginald Abraham Mengi dished out cash just because he was filthy rich or merely to make a name for himself, it is difficult to see how he would have become a household name across Tanzania and well beyond our borders.

Charity or donation is something that passes between two individuals - and quite often even the receiving party or person doesn't want to talk much about it. This is primarily because charity is by its very nature less the mainstay of the human spirit than self-reliance is.

But that doesn't necessarily mean that most people always see charity negatively, only that they are more at home with 'qualified charity' such as the sort given by recognition.

In other words, charity is more successful when it doesn't overtax the dignity of the recipient in having to acknowledge an act of charity, in which case organising a 'harambee' and plenty of other people donating exalts an event, not just the principal organiser.

This is, in effect, a method of work which takes time to devise, to build on and to 'perfect' its application, and for that matter it has to have a basis and a clear projection of how it is fashioned.

It is hard to pick any source for this orientation on the part of Dr Mengi aside from the philosophy of selfreliance as espoused by Father of the Nation Mwalimu Julius K Nyerere.

Dr Mengi appears to have started appreciating Mwalimu's philosophy very early in life, as right after independence Nyerere sort of promoted the slogan of 'Uhuru na Kazi' to 'Uhuru ni Kazi'. This is clearly a theme that has dwelt in the back of the mind of the political scene in Tanzania for well over five decades.

In that it can't be doubted what sort of vivacious spirit the school-going young Reginald Abraham Mengi had and what dreams were passing in his mind, he started focusing on work. As happened, two years later another Mwalimu Nyerere aphorism was



Tabora residents extend a hearty welcome to Dr Reginald Abraham Mengi, who shortly later graced the inauguration of a village community bank (vicoba) in the

into place for a future entrepreneur: 'it can be done if you play your part'.

That is what Nyerere told the nation at large and government officials in particular with respect to on the very first five-year national development plan (1964-1969) and then youthful student Mengi started picturing this

Still, it has to be in 1967 that a composite philosophy may have autobiographical work published in dawned in his mind on the issues by his

presented itself to him as if to put things imbibing of 'education for self-reliance' as a philosophy, and this became a ladder to connect him with various spheres of society through charity, not his own success as such.

> The plan for what he would do in his business ventures only needed a philosophy of work and trusting that it all could be done, the sort of determinism set out in the formulation 'I Can, I Must, I Will' as applied in his

It is to the charity sphere that Nyerere's philosophy could be applied most earnestly, chiefly by helping people to realise their potentials.

In this way it was possible for Dr Mengi to tap into the enthusiasm of different groups of people in terms of what they could do to help uplift their situations and generally lead more meaningful lives.

Having done that, they would then be in a position to inject some capital into their ventures, with their own contributions also inserted.

As this basic fund wasn't a bank sum for later repayment, it enabled such groups to lend to one another above the proper potential of lending if they only used their resources.

These donations also encouraged other agencies or individuals with cash to spare to come forth, as they built a spirit of community rather than one of dependency. The groups or individuals would their own radiant spirit in cultivating that gesture.

Mengi's philanthropic initiatives may call for wider and intensive surveys to establish, one aspect that can't be denied is that the activities he engaged in or fostered had a lasting impact in helping to shape public policy, where state and donor funds could be directed to this or that cause.

In a sense, Dr Mengi was abreast of his time and was instrumental in devising or fashioning some of its themes, or anticipating them well before they were officiously created and started being applied across Tanzania and much more broadly.

For instance, there are slogans by the International Labour Organisation on 'decent work' and the 17 global Sustainable Development Goals where one essential stratagem is 'leaving no one behind'. How aptly put!

That was the very essence and focus of what prompted Dr Mengi in his philanthropic activism, and it is easy to see that it relied on a spirit of self-reliance and community self-help leading the dignified betterment of the beneficiaries' lives.

Gradually, budgeting and donor action planes shifted from purely governmental development plans to society-related objectives, where Dr Mengi was much less the creator of these concerns as their principal enthusiast and most notable public voice in their regard, notwithstanding the fact that hundreds of NGOs were working in that direction too.

Dr Mengi's voice rose above most of other contributors to the fashioning of ideas and the organising of activities because they were either specialised in their orientations or tied to one specific subject.

A ready example here is then sending of children to India for treatment, mainly for heart conditions, before Tanzania's own Jakaya Kikwete Cardiac Institute became operational. That means that Dr Mengi had plenty of partners and associates - in this particular case the likes of Regency Medical Centre founder and chairman Dr Rajni Kanabar Chatbar - but only he was there all the time, everywhere!

NATIONAL.NEWS

## **Guardian**

#### Loliondo 'doctor' resurfaces amid coronavirus pandemic

Correspondent Marc Nkwame,

#### Loliondo

THE once famous "Babu Wa Loliondo", the retired church priest turned herbalist who had runaway success with his herbal concoction eight years ago, has emerged again claiming the potency of the traditional

Speaking at his Samunge home in the Digo-Dido ward of Sale division in Ngorongoro District, Ambilikile Masapila, challenged health experts to test his herbal formula in treating Covid-19 infections, saying the 'God' inspired herbal drink can solve the problem which is baffling the entire

"I am quite aware that, there are some people who are opposing both me and my remedial brew, but let them know that this cure was given to me by God and all who believe in it, will be healed," Masapila maintained.

But there is a catch; Masapila can only administer the cure from his home. The herbal mixture cannot be transported from Samunge to be issued elsewhere, as per "God" directives.

"All sick people should be brought here, take the herbal drink and see for themselves if it works or not; But I guarantee that it is effective," Babu claimed.

At the peak of his famed herbal cure, Mzee Ambilikile Masapila (some referring to him as Mwaisabila), administered his services to more than 7 million people as per the National Bureau of Statistics (NBS) of that time, that is between 2011 and 2013.

Millions of people travelled to Samunge village for the herbal cure and these customers hailed from all over the country as well as neighboring Kenya with a few from Uganda, DR Congo and even overseas.

However the efficacy of the alleged cure among all people who tried it, remains within personal testimonies differing from one patient to another.

Even some high ranking government officials jetted to Samunge to drink from Babu's cup. It used to cost only 500/- per dose once the patrons have endured the 450 kilometers of rough road and long queues of traffic.

Eventually the drama and 'fanfare' ended by the end of year 2013, with the number of visitors to Samunge dwindling down to less than 10 per month and as of now, Masapila receives zero patients. He is now quite happy with the new development.

His Samunge home remains a humble abode, despite millions earned from his former industry. However, two trucks parked on the driveway are treated as souvenirs earned from better days.



HUGE CATCH: A fisherman prepares a shark for sale at Darajani market in Zanzibar yesterday. Photo: Correspondent Martin Kabemba

#### By Felister Peter, Dodoma

TANZANIA has produced a total of 25,401 graduate and chartered engineers since 1961, the National Assembly heard yesterday.

According to the Ministry of Works, Transport and Communications, there are 18,727 graduate engineers and 6,674 chartered engineers.

However, the engineers in both groups had specialised in different fields whereas 10,435 of them are qualified for the construction sector (roads, buildings and water), 4,164 electrical engineers and 3,882 plant

## 'Tanzania has produced a total of 25,401 graduate, chartered engineers since 1961'

engineers,

There are a total of 1,029 environmental engineers, the irrigation sector has 1,085 while the oil and gas exploration sectors have 1, 994 engineers.

The ministry stated that 2,812 engineers had specialised in information and

Tanzania's Engineers Registration Board (ERB) showed that there are few chartered Tanzanian engineers working the East African Community (EAC) countries namely, Uganda (five) and Kenya (also 5).

The ministry's explanation followed communication a question from Special Seats MP, Ruth control accidents in some cities where

technology (ICT). 2018 data from the Mollel (Chadema) who wanted to businesses are conducted along the know the exact number of engineers the country had produced since 1961 to date. Mollel also wanted to know why was the government did not construct businesses structures along the highways in major towns as well as measures it was taking to

main roads.

To control accidents, the ministry through the Tanzania National Roads Agency (TANROADS) had been taking a number of measures including provision of road safety education to traders operating along the highways. The country's Roads Act, 2007

prohibits people from putting up permanent structures for settlements or businesses along road reserves, said the ministry.

It said guidelines and regulations under the Roads Act 2007 requires no person should conduct activities 60 meters from the main road.

"The government is concerned with safety of road users hence ensuring construction of bus bays and footpaths for pedestrians along the highways. Part of the reserve is also earmarked for installation of social services infrastructures such as gas, water and electricity", the ministry said.

#### HALMASHAURI YA JIJI LA DODOMA



#### TANGAZO LA UUZAJI WA VIWANJA

Mkurugenzi wa Halmashauri ya Jiji la Dodoma anawatangazia Wananchi wote kuwa kutakuwa na zoezi uuzaji wa Viwanja kuanzia TAREHE 25/04/2020 katika eneo la wazi Manispaa ya zamani (karibu na Sabasaba) kuanzia saa 2:00 Asubuhi hadi saa 9:30 Alasiri.

#### Viwanja vinavyouzwa ni katika maeneo ya:

ENEO	MATUMIZI NA BEI TSHS
ENEO	KWA (SQM1)
Iyumbu New Town Centre, karibu na UDOM na mradi	Apartment 7,500/=
wa Watumishi Housing	• Biashara 10,000/=
Njedengwa Investment Centre, Karibu na Mradi wa	• Apartment 13,070/=
Nyumba 300 wa Kisasa	• Biashara 18,876/=
Nala Industrial Area, Karibu na Kituo cha Malori	• Viwanda 5,000/=
Medeli Extension, Karibu na Jengo la Hazina na Benki	• Hotel 80,000/=
Kuu	• Taasisi 40,000/=
Mtumba (Karibu na Mji wa Serikali na Ikulu)	• ZONE II Makazi 6,000/=
	• Makazi na Biashara 7,500/=
Nala, Karibu na Chuo cha IFM	• Makazi 2,500/=
Mahomanyika, KM 2 kutoka unapojengwa Uwanja Mpya	• Makazi 5,000/=
wa Ndege	
Mapinduzi, Karibu na Kituo cha SGR	• Makazi 6,500/=
Kitelela, Karibu na Unapojengwa Uwanja wa Ndege	• Makazi 5,000
Мруа	• Makazi na Biashara 6,000/=
Ihumwa, Karibu na Itakapojengwa Bandari Kavu	• Makazi 6,000/=
	• Makazi na Biashara 6,500/=
Chahwa, Karibu na Ikulu	• Makazi 3,000/=

NB: Malipo yote yafanyike ndani ya Siku 90 baada ya kupata hati ya madai.

Kwa mawasiliano zaidi piga simu namba 0714 785513.

Tangazo hili limetolewa na: Mkurugenzi wa Jiji, **DODOMA** 

### Minister intervenes in meat factory dispute

By Guardian Correspondent.

MINISTER for Industry Trade Innocent Bashungwa has appealed to the Prevention and combating of Corruption Bureau (PCCB) in Arusha

United Republic of Tanzania

Ministry of Water

Sausages meat processing fairly. factory in Arusha city.

Speaking during his visit at the factory accompanied by Arusha Regional Commissioner Mrisho Bashungwa said PCCB was in the last stages region to act fairly in of investigations and he interests. investigations over the believes the bureau will

**CALL FOR BIDS** 

(RE-ADVERTISED)

dispute at the Happy conduct the investigations Andrew Mollel said due

In the presence of had failed to get a loan Arusha region PCCB from Kenya Commercial Commander Frida Wikesi, Bashungwa said the government is closely following up the dispute therefore PCCB will abide by industrial economy

The factory's director

all documents relating to land ownership and up to now the investigations are not complete. We have failed to access KCB loan," said Mollel.

to the dispute the factory

Bank thereby failing to

pay livestock keepers

who had been supplying

"The PCCB took away

various products.

He said as of now over 70 per cent of business at the factory had been affected due to Covid-19 pandemic that had necessitate closure of the main market and tourist hotels in the region.

Arusha Regional Commissioner Mrisho Gambo said at first he formed a committee to probe on the issue and has finalized work. However they are now waiting for PCCB to complete investigations so as to come up with a joint report.

**GRAVITY-FED WATER SUPPLY SCHEME** The Kingdom of Belgium through Enabel and the Government of Tanzania through the Ministry of Water, are implementing a water and sanitation project in Kigoma region. This is a 5-year project which runs through June 2022 and aims to promote provision of sustainable water supply services in the region. This intervention has three key result areas namely: I) sustainable water supply operations and maintenance, 2) water supply scheme rehabilitation and extension and 3) promotion of safe hygiene practices in domestic water management. Under the second result area, the Water and Sanitation Kigoma Region Project (WASKIRP) is now inviting bids from

#### **Rehabilitation Works**

Gravity-fed water supply scheme.

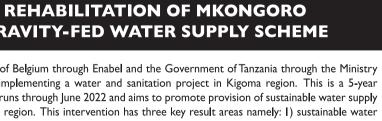
This public works contract will consist of construction of a new intake, a treatment plant, transmission mains and distribution network which includes distribution points, in conformity with the conditions of the provided tender documents. The preferred contractor will have demonstrated financial and technical capacity to carry out the assignment described in the specifications of this tender.

qualified construction companies and consulting firms for the works program for the Mkongoro

**Duration:** 8 months with a post-construction defects liability period of 12 months. Location: Mkongoro in Kigoma rural district in the region of Kigoma.

> More information and bid documents of these two assignments are available at: https://btctanzania.wordpress.com/

The works contract notice is also published on the Enabel website, www.enabel.be, in the Belgian Public Tender bulletin (BDA) and on the Organisation for Economic Cooperation and Development (OECD) website.



Enabel

Belgian Development Agency

took away all

documents relating to land ownership and up to now the investigations are not complete. We have failed to access KCB loan

The PCCB





## 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 31st March 2020

(Amounts in million shillings)

		Current Quarter	Previous Quarter
	A. ASSETS	31st March 2020	31st December 2019
ŀ	A. ASSETS		
1	Cash	745	729
	Balances with Bank of Tanzania	1,532	869
3	Investments in Government securities	57,493	55,59
4	Balances with other banks and financial institutions	16,448	16,65
5	Cheques and items for clearing	0	
6	Inter branch float items	0	
	Bills negotiated	0	
	Customers liabilities for acceptances	0	
	Interbank loans receivable	0	
	Investments in other Securities	0	22.00
	Loans, Advances and Overdrafts (net of allowances for probable losses)	22,984	22,99
	Other Assets Equity Investments	6,205 0	6,24
	Underwriting Accounts	0	
	Property and Equipment	2,556	4,09
16	TOTAL ASSETS	107,963	107,1
	B. LIABILITIES		
7	Denosite from other hanks and financial institutions	0	
	Deposits from other banks and financial institutions Customer deposits	1,019	1,21
	Cash letters of Credit	1,019	1,21
	Special Deposits	977	1,06
- 1	Payment orders/transfers payable	0	1,00
	Bankers' cheques and drafts issued	0	
	Accrued taxes and expenses payable	521	30
	Acceptances outstanding	0	
25	Interbranch float items	0	
26	Unearned income and other deferred charges	4,280	4,02
	Other Liabilities	1,653	2,83
28	Borrowings	11,312	10,12
	TOTAL LIABILITIES	19,762	19,5
00	NET ASSETS/(LIABILITIES) (16 minus 29)	88,202	87,62
50	, , , , , , , , , , , , , , , , , , ,	88,202	87,0.
	C.SHAREHOLDERS' FUNDS		
31	C.SHAREHOLDERS' FUNDS Paid up Share Capital	89,040	89,0
31 32	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium	89,040 0	89,0
31 32 33	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings	89,040 0 -1,420	89,0 -4,0
31 32 33 34	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account	89,040 0 -1,420 581	89,0
31 32 33 34 35	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve	89,040 0 -1,420	89,0 -4,0
13 13 14 15 16	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account	89,040 0 -1,420 581	89,0 -4,0 2,6
31 32 33 34 35 36	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve Minority Interest	89,040 0 -1,420 581 0	89,0 -4,0 2,6 <b>87,6</b>
31 32 33 34 35 36 37	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS	89,040 0 -1,420 581 0 0	89,0 -4,0 2,6 <b>87,6</b>
31 32 33 34 35 36 37 38	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent Liabilities Non performing Loans & Advances Allowances for Probable Losses	89,040 0 -1,420 581 0 0 88,202	89,0 -4,0 2,6 <b>87,6</b> 3,7
31 32 33 34 35 36 37 38	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent Liabilities Non performing Loans & Advances	89,040 0 -1,420 581 0 0 <b>88,202</b> 3,399 24	89,0 -4,0 2,6 <b>87,6</b> 3,7
31 32 33 34 35 36 37 38 39	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent Liabilities Non performing Loans & Advances Allowances for Probable Losses Other non Performing Assets  D.SELECTED FINANCIAL CONDITION INDICATORS	89,040 0 -1,420 581 0 0 88,202 3,399 24 92	89,0 -4,0 2,6 <b>87,6</b> 3,7
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31 32 33 34 35 36 37 38 39 10	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent Liabilities Non performing Loans & Advances Allowances for Probable Losses Other non Performing Assets  D.SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to Total Assets Non performing Loans to Total Gross Loans	89,040 0 -1,420 581 0 0 0 <b>88,202</b> 3,399 24 92 0	89,0 -4,0 2,6 <b>87,6</b> 3,7
31 32 33 34 35 36 37 38 39 10	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent Liabilities Non performing Loans & Advances Allowances for Probable Losses Other non Performing Assets  D.SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to Total Assets Non performing Loans to Total Gross Loans Gross Loans and Advances to Total Deposits	89,040 0 -1,420 581 0 0 <b>88,202</b> 3,399 24 92 0	89,0 -4,0 2,6 <b>87,6</b> 3,7
31 32 33 34 35 36 37 38 39 40 41	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent Liabilities Non performing Loans & Advances Allowances for Probable Losses Other non Performing Assets  D.SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to Total Assets Non performing Loans to Total Gross Loans Gross Loans and Advances to Total Deposits Loans and Advances to Total Deposits	89,040 0 -1,420 581 0 88,202 3,399 24 92 0	89,0 -4,0 2,6 <b>87,6</b> 3,7
31 332 334 35 36 37 38 39 40 41	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent Liabilities Non performing Loans & Advances Allowances for Probable Losses Other non Performing Assets  D.SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to Total Assets Non performing Loans to Total Gross Loans Gross Loans and Advances to Total Deposits Loans and Advances to Total Assets Earning Assets to Total Assets	89,040 0 -1,420 581 0 88,202 3,399 24 92 0 82% 0% 2264% 21%	89,0 2,6 87,6 3,7 88 ( 163; 22; 9(
31 32 33 34 35 36 38 39 40 41 (i)	C.SHAREHOLDERS' FUNDS Paid up Share Capital Share premium Retained Earnings Profit (Loss) Account Regulatory Reserve Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent Liabilities Non performing Loans & Advances Allowances for Probable Losses Other non Performing Assets  D.SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to Total Assets Non performing Loans to Total Gross Loans Gross Loans and Advances to Total Deposits Loans and Advances to Total Deposits	89,040 0 -1,420 581 0 88,202 3,399 24 92 0	89,0 -4,0 2,6 <b>87,6</b> 3,7

ITEM/TRANSACTION

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED MARCH 31, 2020 (Amounts in million shillings)

		Current Quarter 31st March 2020	Comparative Quarter 31st March 2019	Current Year Cumulative 31st March 2020	Comparative Year Cumulative 31st March 2019
		0.050	1 201	0.050	1 201
	Interest Income	2,850	1,301 (25)	2,850	1,301 (25)
	Interest Expense Net Interest Income (1 + 2)	(152) <b>2,698</b>	1,275	(152) <b>2,698</b>	1,275
	Bad Debts Written-Off	2,098	1,275	2,098	1,275
	Impairment Losses on Loans and Advances	(17)	0	(17)	0
	impairment bosses on board and ravances	2,681	1,275	2,681	1,275
6	Non Interest Income:	2,001	1,2.0	2,001	1,270
	Foreign Currency Dealings and translation Gain/(Loss)	39	1,753	39	1,753
6.2	Fees and Commissions	20	47	20	47
6.3	Dividend Income	0	0	0	0
6.4	Other Operating Income	0	0	0	0
		2,740	3,076	2,740	3,076
	Non Interest Expenses:				
	Salaries and Benefits	(875)	(555)	(875)	(555)
	Fees and Commission	0	0	0	0
7.3	Other Operating Expenses	(1,035)	(1,021)	(1,035)	(1,021)
		(1,910)	(1,576)	(1,910)	(1,576)
8	Operating Income/(Loss)	830	1,499	830	1,499
9	Income Tax Provision	(249)	(450)	(249)	(450)
10	Net Income/ (Loss) After Income Tax	581	1,049	581	1,049
11	Other Comprehensive Income (itemize)	0	0	0	0
			Ü	0	0
12	Total comprehensive income/(loss) for the year	581	1,049	581	1,049
			-,	581	1,049
13	Number of Employees	26	26	<b>581</b>	<b>1,049</b>
13 14	Number of Employees Basic Earnings per Share		26 26	581	1,049
13 14	Number of Employees Basic Earnings per Share Number of Branches	26	26	<b>581</b>	1,049 26 26
13 14	Number of Employees Basic Earnings per Share	26	26 26	<b>581</b>	1,049 26 26
13 14	Number of Employees Basic Earnings per Share Number of Branches	26	26 26	<b>581</b>	1,049 26 26
13 14	Number of Employees Basic Earnings per Share Number of Branches  SELECTED PERFORMANCE INDICATORS  (i) Return on Average Total Assets	26 15 1	26 26 1	26 15 1	1,049 26 26 1
13 14	Number of Employees Basic Earnings per Share Number of Branches SELECTED PERFORMANCE INDICATORS	26 15 1	26 26 1	581 26 15 1	1,049 26 26 1 1

Name and Title	Signature	Date
Zhu Guojiang Chief Executive Officer		21st April 2020
Guydon Chihwalo Senior Finance Manager		21st April 2020
Zablon Stambuli Head of Internal Audit		21st April 2020
We, the undersigned directors, attest to the	faithful representation of the	e above statemen

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

Date

We declare that the statements have been examined by us and, to the best of our knowledge

Name	Date
1. Albert Mallya (Director)	21st April 2020
2. Jimmy Mrosso (Director)	21st April 2020

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED MARCH 31, 2020

	(Amounts in million shillings)					
	I. Cash flow from operating activities  [Amounts in million shillings]	Current Quarter 31st March 2020	Previous Quarter 31st December 2019	Current Year Cumulative 31st March 2020	Comparative Year Cumulative 31st March 2019	
	Operating Income/(Loss) Adjustments for:	830	408	830	1,499	
	-Impairment/Amortization -Net change in Loans and Advances -Gain/loss on Sale of Assets	410 6 0	636 (1,295) 0	0	333 (20,090) 0	
	-Net change in Deposits -Net change in Short Term Negotiable Securities -Net change in Other Liabilities	(285) 7,583 491	475 27,060 80	(285) 7,583 491	1,885 (56,600) 14,448	
	-Net change in Other Assets - Tax Paid -Others (specify)	469 0 0	(27,541) 0 0	469 0 0	97 0 0	
	Net cash provided (Used) by operating activities	9,506	(176)	9,506	(58,428	
	II. Cash flow from investing activities: Dividend Received Purchase of Fixed Assets Proceeds from Sale of Fixed Assets Purchase of Non-Dealing Securities Proceeds from Sale of Non-Dealing Securities Others (specify) - Investments in Government bonds	0 (9) 0 0 0 (9,266)	0 (42) 0 0 0	0 (9) 0 0 0 (9,266)	(49) 0 0 0 0 0	
	Net cash (Used in) /generated from investing activities	(9,276)	(42)	(9,276)	(49	
	III. Cash flow from financing activities: Repayment of Long-term Debt Proceeds from Issuance of Long Term Debt Proceeds from Issuance of Share Capital Payment of Preference Dividends Net Change in other Borrowings Others (specify)	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
	Net Cash generated from Financing Activities	0	0	0	0	
ı	IV. Cash and Cash Equivalents:					

#### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT MARCH 31, 2020 (Amounts in million shillings)

Net Increase/ (Decrease) in Cash and Cash Equivalents
Cash and Cash Equivalents at the beginning of the Quarter
Cash and Cash Equivalents at the end of the Year

			Betelved	D	General		
	01	01 P	Retained	Regulatory		041	M-4-1
	Share capital	Share Premium	Earning	reserve	Reserve	Others	Total
Current Year							
Balance as at the beginning of the year	89,040		(1,420)	-		-	87,620
Profit for the year	-	-	581	-	-	-	581
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-		-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	89,040	-	(838)		-	-	88,202
Previous Year							
Balance as at the beginning of the year	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	-	-	-	-	-	-	-
Balance as at the end of the previous period	89,040	-	(1,420)	-	-	-	87,620
·	Ţ,	Ţ,	Ţ.	Ţ.			

## CHINA DASHENG BANK MINIMUM DISCLOSURE OF CHARGES AND FEES

	LCY Accounts	FCY Accounts
Lending Rates		
Base lending Rate	15%	7%
Processing Fees		
Personal Loans	2% Flat	2% Flat
e cromin mounts	1.5% Flat, Minimum Tshs.	270 1 100
Overdrafts/Term Loans	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
Deposits Rates	Tio per variation report	The per variation report
Fixed Deposits		
Required minimum opening balance	Tshs. 1,000,000.00	Usd 500.00
Fixed Deposits Rates	3%-10%	1.5%-4%
Call Accounts	J /0-10 /0	1.0 /0-1/0
1. Any amount below Tshs. 500 million or USD 250,000.00	2%	1.00%
2. Any amount below 1sns. 500 million or USD 250,000.00		
<u> </u>	3% 0%	1.50%
Current Accounts		0%
Savings Accounts	3%*	1% *
Commont Associate	* Must qualify on minimum balar	ce requirements
Current Accounts		
Required minimum opening balance	m	V. 150.00
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
Monthly ledger fee		
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
Savings Accounts		
Required minimum opening balance		
Savings-Personal	Tshs. 20,000.00	Usd 20.00
Mtoto Savings	Tshs. 20,000.00	Usd 20.00
Cheques		
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
Monthly ledger fee		
Personal Savings Account		
Personal Savings Account Personal Saving-Below Tshs. 100,000/=	Tshs. 2,500	Usd 1.00
Personal Saving-Delow 1818. 100,000/ = Or USD 50.00 and above	FREE	FREE
1 e15011a1 Javilig-15115. 100,000/ - 01 U3D 30.00 and above		FREE: Withdrawals 4 Times a year.
	FREE: Withdrawals 4 Times a year.	
Mista Carrings Assessed	Additional withdrawals Tshs.	Additional withdrawals Usd 2.00 per
Mtoto Savings Account	5,000.00 per withdrawal	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
Guarantees		
Toncome	2% per Quarter Min Tsh: 300,000.00	
Issuance	Tshs. 200,000.00	2% per Quarter Min Usd 200.00
Amendments	2% per Quarter Min Tsh:	Usd 150.00
Extension	2% per Quarter Min 1sh:	
Advising	Tshs. 100,000.00	2% per Quarter Min Usd 150.00 Usd 50.00
Cancellation	Free	Free
Facility Processing Fee	2% Flat	2% Flat
racinty Processing Fee	2% Flat	2% Flat
Other Services		
Salary processing fees per transaction	Tshs. 2,500.00	Usd 1.00
	Free: Bulk cash deposit small	2% of FCY below Usd 50 Notes, Otherwise
	denominations (≤ 2,000) notes	FREE
	above Tshs. 5 Million and coins	
Cash Deposit fees	above Tshs. 10,000.00 - 0.2%	
•		Usd 2.00 for amounts up to 1,000; Above U
	Tshs. 1,500 for amounts up to T	shs. 1,000 0.75% maximum Ûsd 300.
	25 Million; Above Tshs. 25 million	on
Cash withdrawal fees	0.1%, maximum Tshs. 100,000.00	0
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
Standing order fees		
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
Other Charges		
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	
Uncleared Effects	ISHSEO/OUTO	
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
Courner Cheque	18118. 3,000.00	030 3.00

Name	Designation	Signature	Date
Zhu Guojiang	Chief Executive Officer		21st, April 2020
Guydon Chihwalo	Senior Manager Finance		21st, April 2020
Zablon Stambuli	Head of Internal Audit		21st, April 2020

#### NATIONAL.NEWS

## Police hold Rungwe resident over murder of grandmother

By Guardian Correspondent, Rungwe

POLICE in Mbeya Region has finally arrested a murder suspect, Hakimu Mwakifuna (20), a resident of Nkunga village in Rungwe District for the murder of his grandmother June Sankanye (55), after which he cut her head off.

Confirming the arrest, Mbeya Regional Police Commander Ulirich Matei earlier said, on April 21 this year the suspect was chased away from his grandmother's house after he started threatening his brothers that he would kill them using a

RPC Matei said two days afterwards he went to stay with his grandmother - from his father's side - where he committed the ghastly murder and ran away with her head.

Matei also refuted reports that the suspect was mentally deranged for committing the horrific crime, saying the issue is in the hands of legal organs and that the suspect will be taken to court at any time.

He said: "I do not at all believe the suspect is mentally deranged because when we interrogated him, he told us where he had taken the head of his grandmother - rolled into a plastic bag, how can you say he is mentally deranged?"

Elaborating on the murder incident of the deceased who was buried without her head Matei said they were later forced by deceased's family members to exhume her body and reburied again with the head. He said the head was found abandoned in a plastic bucket in an old empty house in Ilundo area.

The deceased's family spokesperson Harun Mwakatumbula said the deceased was killed by

her grandson on April 23 at 5.00 in the morning. He said the family in collaboration with other Nkunga villagers exhumed the body so that the head is joined to body and reburied it.

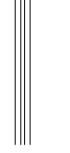
The sister of the suspect Juliana Mwamloka said her young brother was arrested in Kiwira area after he went to a house to ask for water to drink when the owner of the house went to report him to authorities.



I do not at all believe the suspect is mentally deranged because when we interrogated him. he told us where he had taken the head of his grandmother - rolled into a plastic bag, how can you say he is mentally deranged?







**BANK** 

#### PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINACIAL POSITION AS AT 31 MARCH 2020 (AMOUNTS IN MILLION TSHS.)			
A ASSETS	Current Quarter 31-Mar-2020	Previous Year 31 Dec 2019	
1 Cash	20,198	17,457	
2 Balances with Bank of Tanzania	24,294	50,224	
3 Investments in Governments Securities	119,299	114,133	
4 Balances with other Banks Finacial Institutions	20,012	24,282	
5 Cheques and items for Clearing	-	-	
6 Interbranch Floats Items	-	-	
7 Bills Negotiated	-	-	
8 Customers' liabilities for acceptance			
9 Interbank Loans Receivables	4,831	3,994	
10 Investments in Other Securities	-	-	
11 Loans, Advances and Overdrafts	(10.700	200.077	
(Net of Allowances for Probable Losses) 12 Other Assets	412,798	398,066 17,492	
13 Equity Investments	17,564	17,492	
14 Underwriting Accounts	-	-	
15 Property, Plant and Equipment	6.521	6,809	
16 Right of Use of Assets	11.336	11,888	
17 TOTAL ASSETS	636,853	644,345	
B LIABILITIES	000,000	044,040	
18 Deposits from other Banks and Financial Institutions	86,897	119,794	
19 Customer Deposits	407,561	384,620	
20 Cash Letters of Credit	111	194	
21 Special Deposit	-	-	
22 Payment orders/transfer payable	-	-	
23 Bankers' Cheques and Drafts Issued	47	48	
24 Accrued Taxes and Expenses Payable	6,200	6,833	
25 Acceptances Outstanding	-	-	
26 Interbranch Float Items	-	-	
27 Unearned Income and Other Deferred Charges	2,728	2,774	
28 Other Liabilities	4,802	3,001	
29 Lease Liabilities	11,965	12,484	
30 Borrowings	20,657	24,532	
31 TOTAL LIABILITIES 32 NET ASSETS/(LIABILITIES)	540,968 95,885	554,280 90,065	
C CAPITAL AND RESERVES	95,885	70,065	
33 Paid-up Share Capital	62,670	62,670	
34 Capital Reserves	02,870	02,070	
35 Retained Earnings	27.603	13,546	
36 Profit/(Loss) Account	3,993	15,496	
37 Other Capital Accounts	1,619	(1,647)	
38 Minority Interest		-	
39 TOTAL SHAREHOLDERS' FUNDS	95,885	90,065	
40 Contingent Liabilities	117,707	113,950	
41 Non Performing Loans and Overdrafts	41,230	40,246	
42 Allowance for Probable Losses	15,638	16,894	
43 Other Non Performing Assets	743	797	
D PERFORMANCE INDICATORS:	45.0407	40.000	
(i) Shareholders Funds to Total Assets	15.06%	13.98%	
(ii) Non Performing Loans to Total Gross Loans	9.62%	9.70%	
(iii) Gross Loans and Advances to Total Deposits	86.63%	82.23%	
(iv) Loans and Advances to Total Assets	64.82%	61.78%	
(v) Earning Assets to Total Assets (vi) Deposits Growth	84.31% -1.99%	80.11% 3.95%	
(vii) Assets Growth	-1.79% -1.16%	5.18%	
(VIII) ASSELS GLOWLII	-1.10%	5.18%	

	Current Quarter 31-Mar-20	Comparative Quarter 31-Mar-19	Current Year Cumulative 31-Mar-20	Comparativ Year Cumulat 31-Mar-19
Interest Income	16,199	15,114	16,199	15,114
! Interest Expense	5,882	5,385	5,882	5,385
Net Interest Income	10,317	9,729	10,317	9,729
Bad Debts Written Off				
Impairment Losses on Loans and Advances	1,109	1,021	1,109	1,02
Non-Interest Income	5,203	5,340	5,203	5,34
6.1 Foreign Currency Dealing and Translation gains/(Loss)	1.799	2,736	1.799	2,73
6.2 Fees and Commissions	2,789	2,736	2.789	2,73
6.3 Dividend Income	2,707	2,314	2,707	2,31
6.4 Other Operating Income	615	90	615	9
Non-Interest Expense	8,591	8.850	8,591	8.85
7.1 Salaries and Benefits	4,253	4,402	4.253	4,40
7.2 Fees and Commission				
7.3 Other Operating Expenses	4,338	4,448	4,338	4,44
Operating Income(Loss)	5,820	5,198	5,820	5,19
Income Tax Provision	1,827	1,559	1,827	1,55
0 Net Income/(Loss) After Income Tax	3,993	3,639	3,993	3,63
1 Other Comprehensive Income (itemize)	2,666	542	2,666	54
11.1 Net gain on Available for Sale Financial Assets (Net of Tax)	2,666	542	2.666	54
2 Total comprehensive income/(loss) for the year	6,659	4.181	6,659	4.18
3 Number of Employees	276	279	276	27
4 Basic Earnings Per Share	25	12	25	1
5 Number of Branches	14	14	14	1
ERFORMANCE INDICATORS:	0.4004		0.1001	2.419
Return on Average Total Assets	2.49%	2.41%	2.49%	18.509
ii) Return on Average Shareholders' Funds iii) Non Interest Expenses to Gross Income	17.18% 55.35%	18.50% 58.73%	17.18% 55.35%	58.739
iii) Non Interest Expenses to Gross Income iv) Net Interest Income to Average Earning Assets	55.35% 7.84%	7.74%	7.84%	7.749

	Current Quarter 31-Mar-2020	Previous Quarter 31-Dec-2019	Current Year Cumulative 31-Mar-2020	Comparative Yea (Previous Year) Cumulative 31-Mar-2019
Cash Flow From Operating Activities Net income(loss)	F 000	/ 202	F 020	F 100
Net income(loss)	5,820	6,203	5,820	5,198
Adjustment for non-cash items				
mpairment charge on loans and advances	1,109	1,001	1,109	1,021
Depreciation & Amortisation	536	547	536	510
Profit on disposal of items of property and equipment	12		12	-
let change in Loans and Advances	[15,841]	(5,267)	[15,841]	(9,578)
Gain(loss) on Sale of Assets	-	-	-	
Net change in Deposits	(10,039)	19,169	(10,039)	(4,495)
Net change in Short Term Negotiable Securities	(5,166)	(530)	(5,166)	29,007
let change in Statutory Minimum Reserve	(886)	(1,405)	(886)	(2,085)
Net change in Other Liabilities	602	(8,883)	602	2,140
Net change in Other Assets	1,955	1,643	1,955	5,244
ax Paid	(1,475)	(4,088)	(1,475)	(1,461)
Others	-	-	-	-
let cash provided (used) by operating activities	(23,373)	8,390	(23,373)	25,501
Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	[249]	[456]	[249]	(953)
Proceeds from sale of fixed assets	(12)		(12)	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (T/Bonds, Bills & Repos)				
Net cash provided(used)by investing activities	(261)	(456)	(261)	(953)
Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	(0.055)	-	(0.075)	// 000
Net change in other borrowings	(3,875)	339	(3,875)	(4,007)
Others	(0.075)	200	(0.075)	(( 007)
Net cash provided(used) by financing activities  Cash and Cash equivalents:	(3,875)	339	(3,875)	(4,007)
Net Increase(decrease) in Cash and Cash Equivalents.	(27,509)	0.070	(27,509)	20,541
	(27,509) 68.174	<b>8,273</b> 59,901	68.174	20,541 55.079
Cash and Cash Equivalents at the Beginning of the Quarter Cash and Cash Equivalents at the End of the Quarter	40.665	68,174	68,174 <b>40,665</b>	75,620

	Share Capital	Share Premium	Retained Earning	Regulatory Reserve	General Provision Reserve	Available for sale reserve	
urrent Quarter alance as at the beginning of the Quarter rofit for the year hange in fair value of government securities	62,670	-	<b>29,043</b> 3,993	561	-	(2,209)	90,065 <b>3,993</b>
: FVOCI ( Net of Tax) ransactions with owners	-	-				2,666	2,666
ividends Paid elease in Deferred tax on IFRS 9 day 1 egulatory Reserve eneral Provision Reserve			(839) (601)	601			(839)
thers alance as at the end of the current period	62,670	-	31,596	1,162	-	457	95,885
revious Quarter alance as at the beginning of the Quarter rofit for the year	62,670	-	<b>24,004</b> 5,135	1,864	-	(1,896)	86,642 5,135
hange in fair value of government securities t FVOCI ( Net of Tax) ransactions with owners ividends Paid	-		(1,012)			(313)	(1,325)
Indentis Faid doption of IFRS 16 egulatory Reserve eneral Provision Reserve			(387) 1,303	(1,303)			(387)
thers alance as at the end of the previous period	62,670	_	29.043	561	_	(2,209)	90,065

In preparation of the quarterly financial statements, consiste audited financial statements (if there were changes during the			s year			
Name and Title	Signature	Date				
COSMAS T. KIMARIO MANAGING DIRECTOR	Signed	24-04-2020				
WILLIS MBATIA HEAD OF FINANCE	Signed	24-04-2020				
MAGRETH GEORGE HEAD OF INTERNAL AUDIT	Signed	24-04-2020				
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 Bankir and Financial Institutions Act, 2006 and they present a true and fair view.						
	Signature	Date				
Name						

		I STATE	
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- Balance enquiry
- View statements
- Funds transfer
- Bill payments • Bank to wallet transfer Chama (Group transactions)





24-04-2020

- Balance enquiry
- View/download statements
- Bulk payments Funds transfer (EFT, TT, TISS) Forex transactions

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#### 19 percent of all villages in Meatu District connected to electricity thanks to REA

By Polycarp Machira, Dodoma

ONLY 21 out 109 villages in Meatu district, equivalent to 19 percent of all villages are connected with electricity despite the government's efforts to connect all villages in the country through the Rural Energy Agency (REA), parliament was told yesterday.

The statement was made in the National Assembly yesterday by the Special Seats MP, Leah Komanya (CCM), while asking the government what it is doing to ensure all the villages in the district are connected with electricity.

She also wanted to know the number of villages that were connected with electricity in the 2017/2018 and when the remaining villages will be connected with power. In a written response, the ministry of Energy said the

government through REA is implementing power connection projects whereby 59 villages in Meatu district have been earmarked for connection in the first phase of REA -III. Until April, 2020, some 12 villages of Dakama, Mwakisandu, Mwalwilo, Mnadani, Tindaburigi, Mwagwila, Itaba, Kisesa,

Mwaukoli, Mwakasumbi, Mwanjoro and Bukundi have been connected with 276 customers and 19 transformers installed. The ministry said the project at Meatu include construction of a 94.1 kilometre of 33 kilovolt power line, construction of 84 kilometres of 0.4 kilovolt electricity line and installation

of 42 transformers of 50,100, and 200 kilovolts. This will connect 1,127 customers at the cost of 5.6 billion/and is expected to be completed in June, 2020.

The remaining villages will be connected with electricity in the second phase of REA-III, scheduled to start in May, 2020 and end in June, 2021.

#### Minister tasks Temdo to devise small sugar processing machines

By Guardian Correspondent, Arusha

MINISTER for Industry and Trade Innocent Bashungwa has appealed to Tanzania Engineering and Manufacturing Design Organisation (TEMDO) to ensure it assists small and middle level entrepreneurs to conceive sugar making and sisal processing machines for income generation and to open up opportunities for employment.

Bashungwa issued the call in Arusha Region when launching 14 modern Computerized Numerical Control (CNC) sugar-making machines valued at 600m/- funded by the government and the United Nations Industrial development Organisation (UNIDO).

Speaking to UNIDO workers and staff Bashungwa called on TEMDO to fast track the development of a small sugar making machine in order to increase sugar supply in the

He said dealers have been increasing sugar prices in the market but small sugar making machines will economically catapult small entrepreneurs as well as increasing the country's sugar production. He also called on TEMDO to do similarly in regard to small

sisal making machines (decorticator) for making sisal fibres which they can sell for income, as opposed to the situation now whereby only big corporations own decorticators. At the same event Bashungwa, on behalf of TEMDO

presented to Arusha Region face masks valued at 500,000/to supplement the government fight against Covid-19 infections. Earlier TEMDO Director General Prof Frederick Kahimba

thanked the government for enabling them to acquire the machines as they will provide a momentum for making other similar machines cheaply. He added: "TEMDO is engaged in various activities

contributing to the country's industrial development in enabling farmers and small, middle and big entrepreneurs acquire the technology in the production of goods."

He also requested Minister Bashungwa for his assistance in speeding up the formation of the new TEMDO Board of Directors as the period of the current one has expired.

MS. FATUMA CHILLO – BOARD MEMBER



Agriculture ministry permanent secretary Gerald Kusaya (L) has a word with Tanzania Sisal Board director general Saad Kambona (R) while on a working tour of Tanga Region yesterday. Photo: Correspondent Oscar Kasimiri

#### Govt plans to repair, construct ten irrigation schemes in Simiyu to enhance food security

#### By Felister Peter, Dodoma

THE government is set to repair and construct ten irrigation schemes in Simiyu Region through its National Irrigation Master Plan-NIMP 2018 project which aims to enhance food

Irrigation structures to be repaired includes the Kinamwigulu scheme at Buchambi waard in Maswa district which was previously implemented under the District Agricultural Sector Investment Project (DASIP).

In its written response to a question from Maswa West Member of Parliament, Mashimba Ndaki (CCM), the Ministry of Agriculture said to enhance agricultural production, the government decided to establish irrigation offices at each of the regions and districts countrywide.

"We aimed at bringing services closer to the people, with offices at district and regional level, authorities would easily monitor and supervise the irrigation projects," stated the ministry.

It explained that implementation of

the DASIP project ended on December Agriculture Omary Mgumba told 2013 whereas a number of irrigation projects including Kinamwigulu in Simiyu region were yet completed.

Following the situation, the ministry of agriculture formed a task force comprising of experts in the sector who were tasked to evaluate the DASIP project as well as identify incomplete projects.

The aim was to know the level of construction reached on all unfinished projects and actual cost for it's completion.

According to the ministry, residents using the irrigation schemes will be required to contribute to its development through payment of some legal charges and fees to be paid to the Irrigation Fund.

The MP had wanted to know when the government was planning to complete construction of the Kinamwigulu irrigation scheme in Buchambi, ward, Maswa district. He was concerned that completion of the project would ensure food security to the residents.

Last year, Deputy Minister for the country.

the National Assembly that the government has modified structure of the National Irrigation Commission (NIRC) from July 2019 to enhance irrigation services at district and regional level.

The improvements according to Mgumba was to ensure every district and region across Tanzania mainland have an irrigation officer from NIRC.

NIRC budget for the 2019/2020 financial year amounted to 37.48bn/out of the total ministry's budget which is 253.85bn/-.

NIRC is charged with coordination, promotion and regulatory functions in the development of the irrigation sector. It has developed comprehensive guidelines to manage irrigation schemes countrywide.

The commission among other things, promote integrated water resources management for increased sustainable and agricultural production, productivity, ensure food security, poverty reduction and national economic development in

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#### Dodoma DC censures city authorities over unlawful allocations of land plots

#### By Guardian Correspondent, Dodoma

DODOMA District Commissioner Patrobas Katambi has called on Dodoma City administration to abide by laws and procedures when allocating land plots to avoid unnecessary

He issued the caution here at the weekend when he was attending to a land dispute in Chandulu area in Tambukareli

"For instance this long time dispute, the courts ruled on the family's favour to legally own the land but the City Council sold it to other people, I ask the city administration to abide by the laws and regulations when allocating land plots," he said, and added that such decisions undermines the efforts by the fifth phase government in doing away with land conflicts.

He said when he received the complaint he called for all documents to satisfy himself and discovered they showed the family of Mohamed Omar Ibrahim to be the plot's legal owner for many years.

He called on all wananchi who were allocated plots in the area to move as quickly as possible because Ibrahim's family are the legal owners as there are records showing that in 2008 the court ruled in their favour following the case they

The Tambukareli ward Councillor Juma Mazengo said the area has been plagued by many land conflicts after the City Council removed many wananchi from their traditional

areas which were later allocated to other people. Mazengo said the area is centrally located and famous for business renting hence many rich people decided to contravene laws to get them.

Abdi Mohamedi Omari, on behalf of the aggrieved family said they own the area since 1930 and it was 40 acres in size but when the Capital Development authority (CDA) came, it appropriated part of the land and they remained with only five acres.

"We decided not to pursue that, but the City Council now wants to take away the remaining plot.... .we asked the authorities to survey all of our land area and we were ready to pay for that, but we did not receive due cooperation, only to be told the area was already surveyed and our plots given to other people," he added.

#### Shinyanga residents lament skyrocketing of sugar prices

#### By Guardian Correspondents, Shinyanga

RESIDENTS of Shinyanga Municipality have complained that the price of sugar is still high despite the government indicative prices for the commodity, pegged at 2,900/- per kg for Shinyanga Region, while it is being sold at 3,000/- to 3,500/- per kg.

Among them, Emmanuel Mipanda of Kitangili area and Estomine Henry of Bugweto yesterday said, at different times that the price of sugar was still high despite the government's intervention.

Mipanda said in his area the sugar was being sold at 3,000/- to 3,200/- per kg whereas Henry said in his Bugweto area it is sold at 3,500/- and advised that the government through street and village executives should be inspecting shops which sell the commodity at prices that contravene government directives.

One sugar dealer at Shinyanga main market who talked on conditions not to have his name revealed admitted selling sugar at 3,000/- per kg and not 2,900/- as per government's

Traders said they sell sugar at that price because they also buy at a higher price from wholesalers saying they buy a 50kg bag for 142,000/- compared to 120,000/- in the past.

Recently the Minister for Industry and Trade Innocent Bashungwa in company of his counterpart in the Ministry for Agriculture Japhet Hasunga jointly issued sugar indicative prices for each region, whereas for Shinyanga region the price is 2,900 per kg.

They said the government aims to reduce the pangs on the livelihoods of the wananchi especially during this time of Covid-19 crisis.

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		DAI

SERVICES

#### 2019 Tariff

STATEMENTS	TZS	USD/EURO	KES	GBP
Monthly Statement	free	free	free	free
Duplicated Statements(per page)	1500 per page	1.30pp	78рр	0.70pp
Interim Statement(per page)	1500 per page	1.30pp	78рр	0.70pp
ATM VISA DEBIT CARD				n/a
ATM Card Issuance (for the first time)	free 800	free	n/a	equivalent
ATM withdrawal from KCB ATMs (per transaction)  ATM withdrawal from Non-KCB ATMs (Tanzania)	2500	equivalent 1.3	equivalent n/a	n/a
ATM withdrawal from Non-KCB ATMs (International)	6500 per each	3.3	equivalent	equivalent
ATM Withdrawat Holli Noll-Nob ATMs (International)	400,000 limit	5.5	equivatent	equivaterit
ATM mini statements	550	equivalent	equivalent	equivalent
Daily Limit	1000000	equivalent	50000	equivalent
Minimum withdrawals	5000	equivalent	n/a	n/a
ATM Card Repalcement (lost/destroyed cards)	15000	13	n/a	n/a
Blocking/unblocking ATM cards	free	free	free	free
Card Renewal	15000	13	n/a	n/a
STANDING ORDER	2500		a mush sa La sa A	a avvival ant
Within KCB Outward to other banks	2500 5000	equivalent 3	equivalent n/a	equivalent n/a
Setup/Amend Standing Order	6500	7	500	4
Unpaid Standing Order (penalty)	10000	10	500	10
CHEQUES	10000	10	000	
Unpaid Cheque (insufficient funds) - Outward	15000	13	n/a	n/a
Unpaid Cheque (insufficient) - inward	65000	52	n/a	n/a
Unpaid Cheques - technical	15000	15	n/a	n/a
USD unpaid cheque	52	52	n/a	n/a
Counter Leaves	13000	equivalent	equivalent	equivalent
Bankers Cheque	26000	26	n/a	n/a
Stop payment-per set up	25000	25	1300	13
New cheque book retail	600 per leaf	equivalent	equivalent	equivalent
TT's INTERNATIONAL Outward	50USD(TZS equivalent)	50	equivalent	equivalent
Inward TT	13USD (TZS equivalent)	13	equivalent	equivalent
Intercompany transfers (KCB to KCB Regional Transfers)	40USD (TZS equivalent)	40	equivalent	equivalent
Recall of funds/Cancellation of TT	10USD (TZS equivalent)	10	equivalent	equivalent
Amendment of TT (Customer induced)	10USD (TZS equivalent)	10	equivalent	equivalent
TRANSFERS LOCAL				
KCB to KCB	1500	equivalent	equivalent	equivalent
EFT (KCB Tanzania to any local bank)	3500	3	n/a	n/a
TISS (local TT)	10000	13	n/a	n/a
East African Payments (EAPS)	10000	n/a	870	n/a
MINIMUM A/C OPENING BALANCE  Current Account-Company(SME&CORPORATE)	100000	100	5000	13
Current-Personal	50000	100	5000	65
Mapato Account	10000	10	500	10
KCB Junior Account	10000	10	500	10
KCB Student Account	10000	10	500	10
KCB Simba Savers	50000	50	n/a	n/a
A/C CLOSURE				
Closing account	35000 before 6months, free after 6 months	39	2200	26
OTHER SERVICES Search of old documents	15000	13	900	10.5
Forex Cash Deposits (smaller denominations below US \$ 50)	n/a	8%for	n/a	8% for
,		denominations that are less than		denominations
		50 USD		that are less than 50 USD
Dormant Account Activation	free	free	free	free
ACCOUNT MAINTAINANCE FEES	40 '11' 4500			
Counter Withdrawals (excluding: Simba,Cub,Community & Student accounts)	<10million 1500	0.50%	0.50%	0.50%
,	>10 million 0.1% max 20000			
Ledger Fees - Current Accounts (excluding community and	personal current	personal current	700	'
	personal current account 10,000,	10USD/Business	700	10GBP/Business
Ledger Fees - Current Accounts (excluding community and	personal current	10USD/Business 16USD/Corporate	700	10GBP/Business 16GBP/Corporate
Ledger Fees - Current Accounts (excluding community and salary)	personal current account 10,000, business 20,000, corporate account 30,000	10USD/Business 16USD/Corporate 20USD		10GBP/Business
Ledger Fees - Current Accounts (excluding community and salary)  Ledger Fees - Savings Accounts (excluding Simba, Cub, salary)	personal current account 10,000, business 20,000,	10USD/Business 16USD/Corporate	700	10GBP/Business 16GBP/Corporate 20GBP
Ledger Fees - Current Accounts (excluding community and salary)  Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts)	personal current account 10,000, business 20,000, corporate account 30,000	10USD/Business 16USD/Corporate 20USD		10GBP/Business 16GBP/Corporate 20GBP
Ledger Fees - Current Accounts (excluding community and salary)  Ledger Fees - Savings Accounts (excluding Simba, Cub, salary)	personal current account 10,000, business 20,000, corporate account 30,000	10USD/Business 16USD/Corporate 20USD		10GBP/Business 16GBP/Corporate 20GBP
Ledger Fees - Current Accounts (excluding community and salary)  Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts)  THIRD PARTY ENCASHMENT	personal current account 10,000, business 20,000, corporate account 30,000	10USD/Business 16USD/Corporate 20USD 7	176	10GBP/Business 16GBP/Corporate 20GBP 7
Ledger Fees - Current Accounts (excluding community and salary)  Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts)  THIRD PARTY ENCASHMENT  Annual setup fee (SME's and Corporate) to be paid in by the	personal current account 10,000, business 20,000, corporate account 30,000	10USD/Business 16USD/Corporate 20USD 7	176	10GBP/Business 16GBP/Corporate 20GBP 7
Ledger Fees - Current Accounts (excluding community and salary)  Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts)  THIRD PARTY ENCASHMENT  Annual setup fee (SME's and Corporate) to be paid in by the account holder	personal current account 10,000, business 20,000, corporate account 30,000  1200  65000	10USD/Business 16USD/Corporate 20USD 7	176 4400 450	10GBP/Business 16GBP/Corporate 20GBP 7 33
Ledger Fees - Current Accounts (excluding community and salary)  Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts)  THIRD PARTY ENCASHMENT  Annual setup fee (SME's and Corporate) to be paid in by the account holder  withdrawal fee to be paid by the beneficiary  SALARY PROCESSING  Salary processing	personal current account 10,000, business 20,000, corporate account 30,000 1200	10USD/Business 16USD/Corporate 20USD 7	176	10GBP/Business 16GBP/Corporate 20GBP 7 33
Ledger Fees - Current Accounts (excluding community and salary)  Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts)  THIRD PARTY ENCASHMENT  Annual setup fee (SME's and Corporate) to be paid in by the account holder  withdrawal fee to be paid by the beneficiary  SALARY PROCESSING  Salary processing  CERTIFICATE OF BALANCE	personal current account 10,000, business 20,000, corporate account 30,000  1200  65000  2600	10USD/Business 16USD/Corporate 20USD 7 65 13 equivalent	176 4400 450	10GBP/Business 16GBP/Corporate 20GBP 7 33 37 equivalent
Ledger Fees - Current Accounts (excluding community and salary)  Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts)  THIRD PARTY ENCASHMENT  Annual setup fee (SME's and Corporate) to be paid in by the account holder withdrawal fee to be paid by the beneficiary  SALARY PROCESSING  Salary processing  CERTIFICATE OF BALANCE  Balance of Account (Flat fee per certificate)	personal current account 10,000, business 20,000, corporate account 30,000  1200  65000  2600  39000	10USD/Business 16USD/Corporate 20USD 7 65 13 equivalent equivalent	176 4400 450 130 equivalent	10GBP/Business 16GBP/Corporate 20GBP 7 33 7 equivalent equivalent
Ledger Fees - Current Accounts (excluding community and salary)  Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts)  THIRD PARTY ENCASHMENT  Annual setup fee (SME's and Corporate) to be paid in by the account holder  withdrawal fee to be paid by the beneficiary  SALARY PROCESSING  Salary processing  CERTIFICATE OF BALANCE	personal current account 10,000, business 20,000, corporate account 30,000  1200  65000  2600	10USD/Business 16USD/Corporate 20USD 7 65 13 equivalent	176 4400 450	7 33 7 equivalent



#### SIMBA SAVERS **ACCOUNT**

Weka akiba yako na upate faida ya 6% - 7% na ufikie malengo yako.

IMPORT LETTER OF CREDIT	
LC ISSUANCE/extension/ increase	1.3% Per
amount	Quarter
Normal Amendment	130 USD
Release Commision/lc document processing	20 USD
RETIREMENT	0.30%
	minimum 100 maximum 200
CANCELATION	260 USD
EXPORT LETTER OF CREDIT ADVISING	200 USD
NEGOTIATION	0.60% minimum 200
DISCOUNTING	maximum 300 0.80%
AVALIZATION	0.80%
DOCUMENTS FOR COLLECTION	0.00 %
Documents HANDLING FEE	150 USD
COURIER GUARANTEE	150 USD
Issurance fee	1.30%
AMENDMENT	130 USD
DISCREPANCY EXAMINATION	55 USD
OTHERS	
SWIFT	50 USD
Tracer COURIER	50 USD 150 USD
MOBILE BANKING CHARGES	150 050
Balance enquiry	300
Mini statement	300
Invite Friend	Free
Cheque book Stop cheque	300 300
Stop cheque Stop card	300
Change Pin	Free
Full statemet	500
Transaction alert (debit)	50
AIRTIME RECHARGE Own phone number	Free
Other phone number	Free
BILL PAYMENTS	
TANESCO (LUKU)	1.1 % of the transacted
	amount
DAWASCO	1300 Free
DSTV STARTIMES	Free
ZUKU	Free
SMILE	Free
UHURU AZAM	Free Free
SASATEL	Free
SEND MONEY TO E-WALLET	
Mpesa	50,000-0= <b>1000</b> ,
Airtelmoney Tigo Pesa	100,000-50,001=1,500,
Eazzy Pesa	300,000-100,001= <b>2,500</b> , 500,000-300,001= <b>3500</b> .
Hallopesa	1,000,000-500,001= <b>5000</b>
T Pesa	
FUNDS TRANSFER Own accounts	F00
KCB accounts	500 700
INTERCOMPANY TRANSACTION	
CHARGES	
Inter-company cash withdrawals charges,applicable in Kenya,Uganda,	Up to 60 USD
Tanzania,Rwanda and Burundi	charge 4 USD
	Up to 250 USD charge 7.50 USD
	Between 251 - 1250 USD charge 13 USD
	Between 1251 - 6250 USD charge 26 USD
	Between 251 - 1250 USD charge 13 USD
	Above 6250 USD charge 1.20% of daily cumulative withdrawals
Inter-company cash deposit charges,	Up to 250 USD charge 3 USD
applicable in Kenya, Uganda, Rwanda	to 200 000 charge 0 000
and Burundi	Debuges 251 4250 UCD -1
	Between 251 - 1250 USD charge 7 USD Between 1251 - 6250 USD charge 13 USD
	Above 6250 USD charge 0.60% of daily
	cummulative deposits
Inter-company transaction charges on	Intercompany cash withdrawals 1.20% of the amount withdrawn
	and amount within awill
cash withdrawals and deposits	
	Intercompany cash deposits 0.97% of the
cash withdrawals and deposits	amount (minimum \$35 and maximum of
cash withdrawals and deposits	Intercompany cash deposits 0.97% of the amount (minimum \$35 and maximum of \$750) This excludes the swift charges and stamp duty

ROJAS MDOE - Head of Operations and IT CHRISTINE MANYENYE - Head of Marketing and Corporate Affairs



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## Guardia.com

TUESDAY 28 APRIL 2020

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

### **Kudos to government for** arresting row over exams

final exams once students return to school following the coronavirus induced mass school closures. Millions of students who are currently at home over the Covid-19 pandemic will be given adequate time to learn and prepare for national examinations once the crisis is over. This is the formal position of the government and it ends speculation in Parliament and elsewhere.

There were fears that given the time wasted, at the end the government might rush things at the expense of learners, to avoid extending the school calendar. As a matter of fact this fear never came from ministerial statements but from stakeholders, especially those running private primary and secondary schools. The reason evidently is that they risk obtaining school fees for one year and still the class runs even into two years, as it is unclear when doors will be opened for schools to resume.

The whole idea that there were 'fears' implies that these quarters made this position the obvious thing to do, raising the prospect of extending the school year as impossible. This was definitely not the thinking of Prof. Joyce Ndalichako, the minister for Education, Science and Technology as she addressed MPs on Friday. She expressed the formal position that students will not sit for national examinations just as schools reopen.

She qualified the fears as totally misleading, even lies, saying that the ministry is working on a plan that will enable all students learn and prepare for exams. She was responding to queries raised by MPs when contributing to the ministry's estimates for the 2020/2021 fiscal year.

She pointed out that the preliminary aspect is to conduct an evaluation

XAMINATION authorities number of economic areas including will not rush to administer the education sector and take appropriate measures.

After the Covid-19 pandemic is declared to be over, the government will look into possible ways to ensure students complete required syllabuses. Those who were insisting on not extending the school calendar were suggesting that syllabuses be finished on line, which is neither practicable for all students nor is it a credible replacement for head to head tuition, except perhaps for colleges and universities.

To the extent that some regulatory changes can help young learners for instance in secondary schools, the minister said the government was eliminating charges and fees at its libraries. It was also enabling free accessibility to learning materials and publications of the Tanzania Institute of Education (TIE), underlining that this measure started being applied shortly after schools were closed mid last month.

What the government has done is to waive some fees that students had to pay to access various educational publications, including learning materials for preparatory classes, primary and secondary schools which are available in the institute's library That means interested students can use their time properly at time to access such materials, especially as the Covid-19 emergency is still somewhat timid in the country compared to Europe, America and parts of Asia.

Were the pandemic to grip the country as in these quarters - God forbid - all auxiliary learning would evaporate as a .tragic situation would be stalking families everywhere. Using this time profitably is also an aspect of thanking God for the protection that we in Tanzania and largely elsewhere on how the pandemic has affected a in Africa have enjoyed so far.

**The Guardian Limited Key Contacts** 

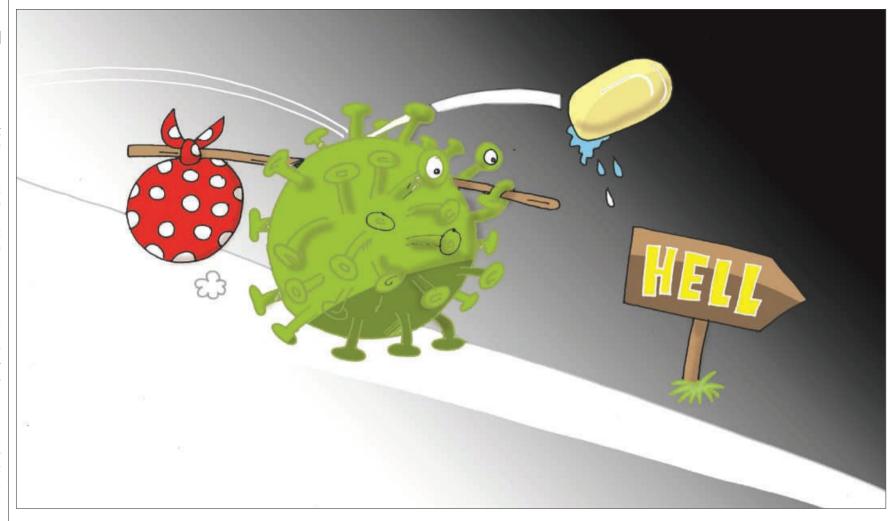
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## Smoke and memories are flooding back

**By Terry Bell** 

T is 28 days into a COVID-19 national lockdown and a ban on cigarette sales in South Africa. As an ex-smoker, memories came flooding back of 39 years ago in

Nicotine is an extremely addictive substance. I know, having in the past been hooked for many years. And it can drive people to act in desperate ways. For this, I have the remarkable evidence of having lived through and observed the effects of the complete withdrawal from cigarettes of an entire

It happened in Tanzania 39 years ago, when there was a dire shortage of tobacco paper, which had to be imported. And the effect was as nothing to what has happened following the ban on cigarette sales during the present lockdown. This ban has just made life a bit difficult for nicotine addicts around SA, for those who could afford it had stocked up.

Cigarettes are also still available in South Africa, and are still being imported manufactured, distributed. Only now, the trade has gone underground, opening up opportunities for gangsters and others after a quick buck: the desperate, out of stocks, can still get their fix, but only at inflated prices.

The same applied in Tanzania in 1981, but only for a very limited period. Because even the profiteers ran out of supplies. And profiteering addicts almost certainly kept their last supplies to themselves.

The only cigarette brand available in Tanzania in the early 1980s was the ironically named Sportsman. Locally manufactured, these cigarettes were available even in the most remote village shops, either in packets of 20 or cartons of 10 packs. And very inexpensive: from memory only S1.50 (1.50 Tanzanian shillings) a packet.

Before the great tobacco drought there were rumours for several weeks that the country's only cigarette factory had run out of paper or that some machinery had broken down. But nobody seemed to think this might lead to a complete hiatus. However, there was a possibility that supplies might be limited for a time.

My wife, Barbara, and I, living and working at the ANC school situated on a former sisal estate north of the provincial town of Morogoro were both smokers then. And, because of the pressure of work, we only ventured into town occasionally for additional supplies such as cigarettes. As a result, we tended to keep stock to ensure we never ran out. As a result of the rumours, we bought a couple of extra

Within days, reality struck: no more cigarettes would be produced for the foreseeable future. This precipitated a run on all stockists. Morogoro's shops were - or at least their owners claimed they were - completely sold out of Sportsman within a day. And there were no substitutes and simply no new supplies to be had.

A couple of young boys from villages on the outskirts of Morogoro quickly woke up to the opportunity: they raced off into the bush to villages further afield, depleting local shops of their cigarette stocks. Sold back in Morogoro for 10, 20 or more times what they had paid for them, one of the lads earned enough money in a week to buy a new bicycle.

But even these supplies soon dried up. Desperate smokers tried to fashion cigars from salvaged tobacco leaves or tried to smoke tea leaves, both without success. This situation saw the emergence on Morogoro street corners of "puff boys", young men in the then-fashionable bell-bottomed trousers and tailored shirts who would ostentatiously light up a cigarette and offer a quickly gathering crowd "puffs" for one shilling each.

The shillings were paid and the addicts did not puff, they dragged in deep, each cigarette rapidly becoming an increasingly long, glowing ember. No more than four such puffs and the cigarette was no more: burned down to its filter. But that meant S4 a fag or the equivalent of S80 a packet. Mind you, by then it was not unheard of for those who had the money.

Since S100 was the total monthly cash payment then for staff, smokers in the ANC complex could not afford such prices. So the scramble began at the complex to beg, borrow - even steal - just one fag. And the degree of voluntary social distancing practised among some smokers - usually sourced to simmering political disagreements vanished as addicts tried desperately to ingratiate themselves with those who were known to have supplies.

When the scramble started, we sold at no profit - one or two packets to close friends. A mistake: it was clear we had supplies and we were targeted. But we too were addicts: we looked after ourselves. We lied; we became tobacco scrooges while surreptitiously puffing away, keeping our daily consumption to seven cigarettes each.

It was then that a good friend arrived on our doorstep with word that the ANC had procured a supply of water-damaged Czech cigarettes. It was possible they would soon be distributed in limited quantities to satisfy the craving of ANC smokers.

Since our friend was involved in logistics, this was probably true. And, probably on edge because of our limited nicotine ration, we let down our guard. We noted that it was just as well relief was at hand, because we had just two cartons of cigarettes left.

Our friend, very much a fellow addict, pounced: he begged. He pleaded. As comrades we should share. Let him have one carton and we should all have enough to tide us over until relief arrived. Eventually - and reluctantly a packet of 20 to sell for up to \$100 to we relented after securing the solemn decent bottles of wine.

promise that the carton would, on pain of death, be returned as soon as feasible.

At least our friend was correct about the relief. Only days before we smoked the last of our remaining Sportsman, the sometimes slightly water-stained packets of Grand cigarettes arrived. They were from Czechoslovakia and made with strong black tobacco, a rather rougher treat than the golden Tanzanian variety.

Smokers were rationed to a couple of packs a week and, despite the inflated prices available in Morogoro, there were never any reports of Grand being sold by ANC smokers, such is the hold of nicotine. But there was still some begging and pleading from those who had failed to adequately pace themselves to the next ration.

And then, just as suddenly as it began, the cigarette drought ended. Sportsman was again available in town and the "puff boys" disappeared. Most other smokers on the ANC complex switched back to the milder Tanzanian weed, but we had, by then, become hooked on the dark tobacco of Grand. As a result, before leaving the complex and school in 1982, we never insisted on the return of that carton.

Now, nearly 40 years on, and with a national cigarette ban in place, the memory came flooding back. Our indebted friend, with whom we lost contact is now, we hear, living in retirement somewhere in Gauteng. If he reads this, he can be assured we no longer want the carton of cigarettes returned: once the lockdown and bans are over, he can instead substitute two

## Our candid support for efforts to procuce livestock vaccines

self-reliant on livestock vaccine production, with the country's veterinary laboratory agency (TVLA) set to manufacture at least eleven such products by 2020. It's cost-saving when the country produces its own vaccines instead of importing them.

Tanzania has the third largest livestock population in Africa comprising 25 million cattle, 98 per cent of which are indigenous breeds, complemented by 16.7 million goats, 8 million sheep, 2.4 million pigs, and 36 million chickens. The country also has outstanding natural resources for livestock development including resilient livestock breeds, extensive rangelands and diverse natural vegetation. Despite these resources, the livestock sector is performing well below its potential. The sector contributes 7.4 per cent to the country's GDP and the annual growth rate of the sector is low at 2.2 per cent. The sector is severely constrained by low livestock reproductive rates, high mortality and high disease prevalence.

THE Food and Agriculture Organization of the United Nations has commended the great work by the Tanzania Veterinary Laboratory Agency (TVLA) in efforts to make the country self-reliant in livestock vaccine production.

Vaccinations for cattle involves the process of applying subcutaneous injections of biological microorganisms in a weakened state to help the immune system develop protection by providing active acquirement of immunity to a particular disease. Cattle are bovine livestock and are thus very susceptible to diseases. Vaccinations for cattle are widely used in the livestock industries of the Tanzania agriculture sector by farmers to prevent harmful and deadly diseases from infecting their livestock, avoiding any economical

ANZANIAgearsuptobecome or biological harm. Beef cattle being the largest farmed livestock nationally with around 26.2 million head of cattle nationwide. Thus, vaccinations play a vital role in protecting, sustaining and growing the beef cattle industry in the Tanzania agriculture

Speaking during a visit to the Tanzania Vaccination Institute (TVI) in Kibaha, Coast region, FAO Representative in Tanzania, Fred Kafeero, commended the exemplary work by TVLA through the Institute to produce different types of vaccines for controlling animal diseases in the country.

"We appreciate the great work being done here by your experts. FAO's mandate on livestock is on both animal health and production. As one of FAO's major programmes, is an Emergency Centre for Transboundary Animal Diseases (ECTAD) which aims to strengthen capacities of member countries to detect and control animal diseases.

"As a technical Agency, FAO will continue to provide technical expertise through strengthening capacities of personnel involved in vaccine production. We will also continue advocating for the good work you are doing, and interesting other development partners to offer their support," he added.

During the visit, the TVLA Chief Executive Officer, Dr Furaha Mramba, said that they were determined to make Tanzania self-reliant on livestock vaccines and that several types of vaccines have been produced since 2014 while a number of others are at various stages of trials.

"It is cost-saving when the country produces its own vaccines instead of importing them and spending so much money for the purpose. We have plans for expansion that will enable us to reach this important goal," Dr. Mramba



## The post-Covid future is ours for the shaping

#### By Sasha Planting

HE Covid-19 pandemic and ensuing global lockdown have forced the world and its populations into a reset. While stories about swans and dolphins returning to deserted Venetian canals were charming fabrications, the anecdotal stories of South Africa's wildlife revelling in its newfound peace appear true.

What is also true is that while CO2 emissions are lower, they will not be low enough for long enough to avert a climate ca-

For the first time in living memory, we have a collective opportunity to take stock of where our world is and what our roles have been in bringing it to this point.

Could we use this Covid-induced reset to imagine a different future for ourselves?

This is precisely what John Sanei, a "futurist obsessed foresight strategist", and acclaimed economist Iraj Abedian set out to do. They have co-authored an electronic book called FutureHow: The Covid Reset and Reimagining Our Collective Future, putting their minds together to try to understand how prevailing narratives, particularly in the financial and economic space, have led our society to the state it was in before the pandemic - and, critically, what we can choose to change in order to move forward as a global community.

In an online webinar hosted by award-winning Business Maverick journalist Ray Mahlaka and sponsored by Konrad Adenauer Stiftung, the pair articulated what a new reality could look like and why we need to re-imagine things.

Before we imagine the future, says Sanei, we have to know what it was about our past that we did not like. "On an individual level, do we want to go back to lives in which we were pulled from pillar to post in a frantic struggle to balance our careers, business interests, relationships, family lives, physical health and personal growth?"

On a macro level, polarising ideologies are rife across the world, with demagogues feeding off these at the highest levels. Women and children are not universally respected and protected, while governments and big business abuse resources and power. Covid has nothing on the global corruption pandemic. And, of course, we continue to disrespect our environment, the precious vessel that sustains us.

This is not to belittle the idea of human progress and the general upliftment beyond the financial wellbeing of humankind over the centuries, says Sanei. "There is a lot we have done that is right – poverty is reducing, health is improving, women have choices about childbirth. Yet, at the same time, the disparities between poverty and wealth are growing and the 1% just grow richer."

How do we find solutions to these problems on an individual, business and governance level?

"Capitalism, while it has helped to create wealth and uplift a middle class, has grown stale in recent decades, launching a

tiny minority towards exorbitant wealth, while holding back the majority," he says

But if capitalism is not the answer, and communism died a while back, and socialism has been in the ICU over the past few decades, what are we left with?

"We are not suggesting a communist or socialist financial system, but what might be best (though still inadequately) termed a new, humanist expression of capitalism, one that is more conscious and heartfelt because it is equally just and sustainable," says Abedian.

Three months ago, when you spoke about social workers, community workers and NGOs, business and government rolled their collective eyes as if to say "who them?"

But now, more than five weeks into South Africa's lockdown, these are the people who are revered for being at the frontline of what is an increasingly heroic battle against the pandemic and the hunger it has brought, says Abedian.

"There are lots of capabilities in society that we have not respected, cherished and found important. In our homes, we do not encourage our kids into the service of humanity. Society has not been structured to cherish our spiritual, moral and humane side, the side that ensures people are supported and cared for at the moment of desperation."

Covid-19 has highlighted one of many ironies in our prevailing economic and financial system: that the nurses, health workers and all essential services staff don't get remunerated in proportion to the value they bring to the society. Rather, we value the CEO and financier far more highly.

"It represents the crass failure of the capitalist system," says

Looking back to see what is wrong is one thing, but how does one imagine a different future?

The authors agree that rethinking our roles as part of a col-

"one planet" – and being open to change is a beginning. Hierarchical structures need to be shifted. "We have societies where 'a king and his subjects' mentality dominates," says Abedian. "This comes from a history where some people 'know better' about things than you and, if you are patient, 'it'

"The new world order must be built on a new power structure that is more flat, where we all have access to information and we don't need a CEO with 15 layers before we get to the

"This is why the top cannot relate to the lived experience of those at the bottom."

Both Abedian and Sanei are careful not to prescribe the answers; they are adamant their book is but the first draft of a deeper conversation that everyone will contribute too.

As Mahatma Gandhi said. "Be the change that you wish to see in the world."



Dr Iraj Abedian, Chief Executive of Pan-African Capitol Holdings. File photo



#### **UNHCR REPRESENTATION OFFICE, DAR ES SALAAM**

#### INTERNAL/EXTERNAL VACANCY NOTICE

DSM/VN/2020/003

The United Nations High Commissioner for Refugees (UNHCR) Representation Office, Dar es Salaam invites qualified internal/external candidates to apply for the following position:

DSM/VN/2020/003 Vacancy Notice No: **Associate Supply Officer** Position No: 10007995 Fixed-Term Appointment (FTA) Category: Grade: **Duty Station:** Dar es Salaam, Tanzania

**Duration:** 1 Year 28 April 2020 19 May 2020 **Closing Date** 

#### Operational Context / Duties and Responsibilities

The Associate Supply Officer supports all activities pertaining to the supply chain function including planning, sourcing, transport, shipping, customs clearance and warehousing management within the Area of Responsibility (AoR).

The incumbent is normally supervised by the Senior Supply Officer function who defines the objectives and provides general guidance. S/he will also refer to UNHCR manuals and relevant policy papers. The incumbent normally supervises some supply staff. S/he maintains regular contacts on working level with other UN agencies UNHCR Partners, NGOs, government partners and commercial contractors in the area

The incumbent maintains regular contact on a regular basis to support all field locations on a working level on routine issues with other UNHCR offices. UN agencies. UNHCR partners, government partners and commercial contractors in the area to facilitate the operation. The duty of the incumbent is to support monitor the procurement activities, management of material resources within the geographical area covered by the office while exercising efficiency in the use of those resources.

S/he will support effective supply chain that enables the office to meet the needs of persons of concerns as well as timely delivery of quality goods and services to persons of concern. Further, the incumbent will assist in the maintenance of a supply chain infrastructure that is robust and flexible enough to accommodate the needs of the operation and that enables timely emergency responses, along with effective partners to support supply activities.

The Associate Supply Officer maintains impartial, ethical and customer-oriented relations with suppliers and partner organizations; exchanges information with counterparts in other UN agencies, and International Organizations within the limits established by UN /UNHCR Procurements Rules and assists with joint procurement

The incumbent will support the coordination of the delivery of assistance from the regional warehouse, if applicable, S/he will liaise with SMS staff who manage the Global Stockpiles and who manage the Global Asset and Fleet Management, if and as required and if applicable.

All UNHCR staff members are accountable to perform their duties as reflected in their job description. They do so within their delegated authorities, in line with the regulatory framework of UNHCR which includes the UN Charter, UN Staff Regulations and Rules UNHCR Policies and Administrative Instructions as well as relevant accountability frameworks. In addition, staff members are required to discharge their responsibilities in a manner consistent with the core, functional, cross-functional and managerial competencies and UNHCR's core values of professionalism, integrity and respect for

#### Accountability (key results that will be achieved)

- UNHCR delivers timely and quality goods and services to persons of concern in compliance with supply chain rules and procedures. The local supply chain function is optimized and aligned with the operations
- evolving needs and management systems and has an infrastructure that is robust and flexible enough to accommodate operational requirements.
- Contribute to planning and development of an effective procurement strategy for the country operational area of responsibility taking into account the procurement of important commodities and services in advance
- Use procurement planning tools to their best effect to produce realistic procurement
- Responsible for supporting in the development of a strategic plan for the provision of goods and services required by an operation.
- Develop inter-agency co-operation with other UN agencies, operational partners and NGOs to ensure that procure
- integrated to the best effect. Oversee the identification, training and evaluation of Implementing Partners and/or
- suppliers to ascertain their suitability and quality of services. Ensure that standards and quality of services are maintained by developing and maintaining specific internal control and self-evaluation criteria/procedures within
- the operation. Coordinate and/or deliver training of staff based on material developed by Global
- learning centre and DESS/SMS Responsible for the evaluation of purchase requisitions and orders to ensure that specifications, budgetary data and all other requirements are correct.
- Prepare the consolidation of local procurement and contracting requirements. ensuring that UN financial rules and procedures, standards and services are
- Oversee draft and dispatch quotation requests and/or tenders. Making professional
- decisions in a fast-paced environment Negotiate the best deal for pricing and supply contracts ensure that the products
- and supplies are high quality.
- Supervise the evaluation of offers, bid tabulations and selection of suitable suppliers
- Prepare the proposals for the award of contract to the Contracts Committee.
- Making recommendations on new vendor registration requests and overseeing issues arising from vendor non-performance and/or also unethical behavior for
- reference to the IGO or the senior supply officer. Monitor procurement activities by the Partner to achieve value for money and
- ensure compliance
- Risk management forecasting and evaluation of financial risks together with the identification of procedures to avoid or minimize their impact.
- Working with team members and cross functional to complete duties as needed Perform other related duties as required.

#### Responsibility (process and functions undertaken to achieve results)

#### Prepare plans for delivery of relief items according to operational needs.

- Apply UNHCR's procurement strategy when planning for purchase of important commodities and services

#### Operational Support

- Identify partners for supply chain projects based on objectives, priorities, strengths and resources of the implementing partner and/or contractor, according to criteria consistent with UNHCR rules and regulations.
- Ensure timely customs clearance of consignments and manage storage of goods according to "best practices" and UNHCR rules and regulations.
- Maintain an efficient system for the release, distribution and redeployment of
- Coordinate transportation and distribution of relief items. Maintain accurate and comprehensive records on logistical activities and provide
- timely reports and updates both periodically and on request.
- Coordinate activities of implementing partners and/or contractors performing supply related activities, and ensure that they understand and adhere to relevant UNHCR rules and procedures.
- Through regular physical verification of PPE establish their status.
- Propose old and obsolete PPE for disposal and plan for arrival of replacement

#### Infrastructure Support

- Evaluate purchase requisitions to ensure that specifications, delivery dates and all other requirements are in order.
- Draft and dispatch quotation requests and/or tenders assist in the evaluation of offers and draft bid-tabulations and prepare proposals for award of contracts to the Committee on Contracts.
- Prepare Purchase Orders and send confirmations, requests for inspection and other correspondence.
- Monitor the manufacture/transport of ordered goods to ensure timely delivery. Analyse matters relating to procurement activities and deliver information on all
- procurement activities within area of responsibility. Provide guidance and advice on UNHCR procurement policies and procedures to support and assist requesting

- Implement effective asset and fleet management that regularly monitors the asset/fleet pool, saves cost and safeguards the investment of the organisation including receipt, inspection, registration & marking of new Property, Plant and Equipment (PPE), and organisation of the physical verification of PPE
- Ensure that PPE agreements are properly issued and signed. Ensure proper preparation of disposal forms and cases for the Asset Management Board. Organize the disposal of PPE according to Asset Management Board decisions.
- Provides asset management reports, customised reports, and gathers information on all assets and provides in-depth reports periodically and when requested.
- Analyse the quality of commodities and services delivered in relation to the needs of the location and established quality standards. Establish a local quality assurance process.
- Assist in the coordination with CBI stakeholders the design and implementation of the market assessment and market monitoring to determine if CBI is option. Carry out the procurement action to contract Financial Service Providers (FSP).
- Support the establishment and maintenance of an efficient and skilled workforce that is capable of supporting on-going operations. Assist in the coordination with CBI stakeholders the design and implementation of
- the market assessment and market monitoring to determine if CBI is option. Carry out the procurement action to contract Financial Service Providers (FSP).
- Support the establishment and maintenance of an efficient and skilled workforce that is capable of supporting on-going operations.

#### **Business Support**

- Adapt local supply chain structures to be consistent with the operational needs. Ensure effective information flow in the supply chain and adapt local process to the prevailing environment.
- Monitor the quality and accuracy of supply chain related data in relevant business systems. Compile and analyse statistical information, identify trends and
- developments in supply chain related matters that will assist in decision making. Disseminate, promote commitment to and monitor compliance with UNHCR's
- global policies, standards and guidance on supply chain management. Any other responsibility deemed necessary or as delegated by the Head of Supply Management Service in order to meet the level of service requires by the
- Authority (decisions made in executing responsibilities and to achieve results) - Authority (decisions made in executing responsibilities and to achieve results) Identify, assess and select vendors based on their capability for delivering
- commodities and services. Maintain vendor and item master databases Allocate resources to meet demand and support the on-going operation in
- compliance with the resource's allocation framework. Determine shipment methods, routes and delivery schedules to meet demand in
- the most timely and cost-effective manner. - Award, approve and terminate local contracts and frame-agreements in
- accordance with delegated authorities, as well as, relevant UNHCR regulations rules and procedures. Enforce local compliance with relevant UNHCR regulations, rules and procedures
- related to supply chain. Approve the criteria and profile for the location's supply chain workforce within
- standards established by UNHCR.

#### Appraise the performance of supervised staff Perform other related duties as required

Minimum Qualifications Education & Professional Work Experience Years of Experience / Degree Level

3 years relevant experience with Undergraduate degree; or 2 years relevant experience with Graduate degree: or 1 year relevant experience with Doctorate degree

Supply Chain Management, Business Administration, International Commerce,

#### Engineering, or other relevant field

#### Certificates and/or Licenses Certificate from Chartered Institute of Purchasing & Supplies, e.g. CRIPS, CMIPS,

#### Relevant Job Experience

Proficient knowledge of logistics/supply systems with proven experience at previous work positions, preferably UN. Good working knowledge and experience in handling contract issues in the context of UN policies and standards. Experience in contract negotiations; ability to provide technical guidance to subordinate staff; ability to plan and organize work assignments, often under close deadlines. Proven ability to deal with multiple tasks with speed, in a courteous and service-oriented manner.

Database management skills and experience and working knowledge of ERP systems, ideally of UNHCR's MSRP Supply Chain Module would be an advantage. Strong interpersonal and negotiation skills to deal with persons of different cultural and educational backgrounds. Technical knowledge of types of services, supplies and goods purchased by UNHCR for Headquarters, Regional and Field Offices would be an advantage. Relevant training, such as CIPS, or other public procurement trainings. Knowledge of UN and UNHCR Financial Regulations and Rules relating to procurement and UNHCR Chapter 8, Aviation services knowledge for movements of goods/passengers. Proven ability to manage a team.

Knowledge of English and UN working language of the duty station if not English and

#### **Functional Skills**

#### IT-Computer Literacy IT-PeopleSoft Supply Chain Management

- SC-Supply Planning SC-Customs clearance
- SC-Logistics
- SC-Warehouse Management SC-Asset Management
- SC-Fleet Management UN-UN/UNHCR Administrative Rules. Regulations and Procedures

#### SC-UNHCR Procurement Rules and Procedures

#### Competency Requirements

Core Competencies Accountability Communication Organizational Awareness Teamwork & Collaboration

#### Client & Result Orientation Managerial Competencies:

Commitment to Continuous Learning

Empowering and Building Trust Managing Performance Judgement and Decision Making

#### Cross-Functional Competencies: Analytical Thinking

Planning and Organizing

Stakeholder Management Interested candidates should express their interest by completing the attached Personal History Form and the Supplementary form if needed in full. Please

Due to the volume of applications only short-listed candidates will be contacted.

Qualified female and candidates with disabilities are encouraged to apply. The Expression of Interest for the position should be sent by email to:

quote the Vacancy Notice Number and Position title.

Senior Human Resources Officer

**UNHCR Representation Office** Dar es Salaam Email: tandava@unhcr.org

## COVID-19: GF gives Tanzania 14 billion/-

FROM PAGE 1

care provision guidelines and ethics.

The minister declared that health workers can remain safe while attending to patients by adhering to the national infection prevention and control guidelines for health care services issued in June 2018 as well as the Covid-19 management guidelines of January this year.

"We have trained our health workers in centres like Mlonganzila, Amana and other hospitals on how they can provide services to Covid-19 patients without contracting infections. Most health workers reported to have contracted the disease are those working in the outpatient department (OPD)," she specified.

Mwalimu also urged the public to utilize fully natural/home remedies to fight the disease.

"Natural remedies are also important to fighting Covid-19. Home remedies such as lemon, orange and other fruits are good in boosting body immunity, so I encourage the public to increase the use of hot water mixed with ginger, lemon and others," she added.

Agnes Batengas, Vice Country Chair of Rotary Clubs said that the donation is part of the organization's service commitment to ensure that health workers and Tanzanians generally remain safe amid rapid spread of the coronavirus disease.

"The donation was mobilized from Rotary Clubs across the Mainland and Zanzibar. Out of the 250m/- financial support, 183m/- has been directed to purchase protective gear for referral hospitals and 67m/- directed towards supporting communities with WASH facilities and protective equipment, the minister noted.

Rotary is a worldwide volunteer organization of 1.2 million business and professional leaders, united to help build goodwill and peace through humanitarian services. More than 33.000 clubs in some 200 countries and territories conduct projects to address today's challenges at home and abroad.

Tanzania has so far recorded 299 cases of Covid-19 since the outbreak entered the country.



Sunflag officer Emmanuel Mgoma (L) briefs Industry and Trade minister Innocent Bashungwa (R) yesterday on the production of face masks at the Arusha-based factory. Looking on is Arusha regional commissioner Mrisho Gambo. Photo: Guardian Correspondent

#### Renters and landlords: Govt to introduce legislation - Mabula

**By Guardian Reporter** 

DR Angeline Mabula, deputy minister for Lands, Housing and Human Settlements Development has said the law for landlords who charge their tenants three months, six months or even one year rent at a time is in the pipeline.

In an interview, Dr Mabula said the law will be out at any time after stakeholders finish submitting their

said the view gathering She exercise was about to end and already stakeholders in five zones had submitted their recommendations.

said despite government's directives to landlords not to charge rent for many months at a time, many of them had been ignoring the directive because they lacked legal

She said what the landlords are doing is unfair to wananchi as they are financially not capable and the government cannot allow that to

continue for ever. She said: "A public servant gets his salary on monthly basis and you tell him or her to pay you three months rent, six months or even one year's rent in advance, where will he get such big a amount of money?"

Finish out electronic stamps rollout - MPs FROM PAGE 1

Obama (Manyovu, CCM) wanted to know best practices in other countries on the system.

After a presentation from SICPA they said the system was the best in ensuring that there was no revenue loss when it is applied

The SICPA General Manager in Tanzania, Xavier Davard, said the first phase of ETS was rolled out in January last year while the second phase kicked off in August.

employment for 172 people mostly locals, covering 203 taxpayers, he

"On training, we have so far trained 437 TRA employees plus 289 tax payers and our major target is to protect the local economy," the manager intoned.

The training sessions would continue after the Covid-19 outbreak elapses, he said.

Presenting the government's development plan and budget through ETS and electronic fiscal

So far the project had facilitated framework estimates for fiscal year 2020/2021 recently, the Minister for Finance and Planning, Dr Philip Mpango said the country had witnessed a considerable rise in revenues during the first seven months of the 2019/2020 fiscal year.

The former World Bank economist who yesterday presented his report on ETS implementation before the budget committee noted however that there was a need to sustain achievements recorded in revenue collections

**Minister: Coronavirus** 

In its report yesterday, SICPA noted that in the next few months, even people who do not possess smart phones will be able to identify fake products through their mobile phones. Smart phone owners can now determine the real stamps through their phones," he specified.

MPs however underscored the need to provide more education to Tanzanians on the application of ETS, noting that it was best suited to enhance revenue collection.



Dr Maria Sasabo (L), outgoing Works, Transport and Communications (Communication Sector) permanent secretary, hands over office to her successor, Dr Zainab Chaula, in Dodoma yesterday. Photo: Guardian Correspondent

#### Zanzibar

ZANZIBAR Second President Seif Ali Iddi cautioned about the importance of taking seriously Isles guidelines for people to wear masks or face coverings as coronavirus continues to spread across the country.

"I ask that everyone take social distancing and wearing a mask face covering seriously. COVID-19 is a virus that can spread to anyone. He has cautioned that the time has now arrived for every person to adopt the habit of wearing a mask as his or her own effort to prevent Covid-19

## take face masks seriously

He said the nation is passing through difficult times due to the disease's infections from viruses that have hit the streets after the government banned all travels to and from foreign countries.

Amb Iddi issued the caution in his office at Vuga in Zanzibar after receiving 20 bed sheets and 20 machines for taking body temperature donated by a prominent Zanzibar businessman Said Nasser Nassor (aka Bopar) in

He said in the difficult war the Zanzibar government is mobilising small factories to make face masks for wananchi for the low income bracket to buy as compared to imported ones.

Zanzibar stresses need to

Amb Iddi thanked the businessman for his patriotism in helping the community, saying the donation will help government efforts in the fight against Covid-19 infections.

Earlier, while presenting the efforts to fight the pandemic in items, Said Nassor stressed that

he was ready at any given time to assist the community and the government during times of emergency.

He said he, as a patriot and citizen of the country he has no reason to shun the government during times of emergency or called upon other stakeholders to do so for the national interest.

Last week the businessman also donated beds, soaps, sanitizers and mosquito sprays in efforts to prevent the spread of Covid-19 infections.

water budget by 99bn/- to achieve 85 percent supply in both rural and urban areas during the 2020/2021 financial

the strategic National Water Grid system for availability of clean and safe water in places reportedly having limited freshwater sources.

The grid system will be implemented through the Intra Basin Water Transfer (IBWT) linking scores of rivers around the country. About 588 water projects are planned in that connection, he said.

Under IBWT major water resources such as Lake Victoria, Lake Tanganyika and Lake Nyasa will be directly linked with the grid. He said the grid is also expected to receive water from eleven rivers–Ruvuma, Rufiji, Kilombero, Pangani, Ruvu, Malagarasi, Wami, Ruhuhu, Kiwira, Kagera and Mara.

The House endorsed over 733bn/- for the ministry, compared to over 634bn/- it

#### delays water projects The ministry will implement received in the 2019/2020 5 percent of their income on

financial year.

Out of the approved 733.2bn/-, development projects will cost 705bn/- whereas 349.4bn/- (49.6 percent) will be sourced locally and 355.5bn/- (50.4 percent) expected from development partners.

Shadow Water Minister Zubeda Sakuru (Special Seats, Chadema) said the 2017 National Environmental Status Report indicated that by 2016 only 6 out of 10 people (59.7 percent) had access to clean and safe water in rural areas while 9 out of 10 people access clean and safe water in urban areas.

"With approximately percent of the country's population having access to water, over 50 percent of Tanzanians spend more than 30 minutes searching for the precious liquid," she said.

Tanzanians spend at least

water against the internal standard which is 2 percent, she asserted.

Contributing, Opposition Chief Whip, Esther Bulaya (Bunda Urban, Chadema) faulted the government over failure to supervise implementation of water projects. She said the government spent 2.8trn/- on water projects between 2011 and 2014 but 46 percent of the projects are not functioning.

She expressed concern that availability of clean water is still a challenge in rural areas where the number of people accessing the precious liquid has dropped to 58 percent this year from 72 percent in 2015.

Edwin Sanda (Kondoa Urban, CCM) urged the government to come up with a master plan

to ensure effectiveness and efficiency in implementation of water projects at district level. 

#### 'Treat truck drivers, crew after they test Covid-19 positive'

#### FROM PAGE 1

states need to promote local production of the items required to contain Covid-19, for example, medicaments, sanitizers, protective gear and ventilators, it said.

"Partner states have further been advised to support the micro, small and medium enterprises (MSMEs) sector which employs many East Africans by exploring avenues to enable MSMEs to remain in business and expand as a foundation for the post-Covid-19 recovery process," the statement reads in part.

Transporters transporters' associations must adhere to the requirement of having two to three operators of the truck including the driver, it providers like banks and

The letter, addressed to EAC permanent secretaries responsible for EAC affairs ,stated that administrative guidelines had been developed by the EAC ad hoc regional coordination committee on Covid-19 response.

On payments and communication services, it said partner States may waive fees on port/border handling charges for essential goods during this period.

"Partner States need to facilitate the use of electronic payments, such as mobile money to significantly reduce the use of cash to curb the spread of Covid-19," avers the policy document.

It further calls on service

telecommunications companies to lower transaction costs on money transfer, data and roaming charges.

On the exchange and sharing of information, partner states were urged to continuously share information on the Covid-19 pandemic with each other and with the EAC Secretariat.

"Government agencies, traders and cargo handlers are urged to share information on challenges encountered in the movement of goods and services during this period of Covid-19 pandemic to facilitate timely response," it says.

Partner states and the secretariat should designate offices which will facilitate the exchange and sharing of information, it added...

10

#### WORLD DAY FOR SAFETY AND HEALTH AT WORK-2020

**ADVERTISEMENT** 

#### Safety and health at work can contain Covid-19 pandemic

Occupational safety and health is an epicentre of the future of work particularly this time as our country continues evolving into ambitious middle-income and semi-industrialization.

Since President Dr John Pombe Magufuli's government incumbency at the end of the 2015, showed intent of uplifting majority of Tanzanians from the less disposable income to middle income level through building a stable economy which is largely based on commodities production through local industries. Such objective is likely to be attained by complying with Tanzania's Development Vision 2025 (TDV 2025).

For the whole time by the end of 2015 to date, we have seen multifarious efforts by the government aimed at reaching aspired TDV 2025 - among many initiatives; was to improve trade and investment in the country.

However, socio-economic development is much more valid when locals who are the main contributors of that progress - are spared against occupational hazards. To ensure such safety, there should be safe production environment that directly comply with occupational safety and health regulations so as to accomplish a desired socio-economic objective

The drastic growth of technology that is mostly applied by local industries and other workplaces Day for Dead and Injured Workers organized worldwide by the trade union movement since 1996 in New York, United States (US).

The celebration was observed by trade unions funded by UN Sustainable Development Commission. In the year 2001, International Labour Organization (ILO) saw it was discerning to change the objectives of its observance and name it as "World Day for Safety and Health at Work." In Tanzania, this day was officially marked in 2004. Since then, we have been celebrating this day annually.

This day is not only important to our country but also the whole world because ever since ILO altered the day celebration objectives - we have been using the particular day celebration for making evaluation of the safety and health at workplaces and be in good shape to continue improve working conditions as quick as possible. This day gathers all people across the world thoughtfully - led by ILO, which issues divergent themes of the celebration used by number of countries in self-assessment and establish programs which bring about productivity at vorkplaces in respect of their environment. This year's theme states that: "Stop the pandemic: Safety and health at work can save lives'

#### How does OSHA use this day to campaign for occupational safety and health?

For almost 17 years since starting to celebrate this day in our country, we have had a culture of

symposiums due to the fact that such initiatives lead to people's gatherings which are presently banned by government as an integral part of combating Covid-19 pandemic.

Therefore, this year will have all of our attention in occupational safety and health awareness-raising activities through media from which we believe our expected message and insight will be passed down to right group.

How was the response of the previous award? The response of the stakeholders in the previous competition was incredible compared to the past experiences whereby close to 50 organizations took part in the award contest and won couple of prizes subject to the extent of the requirement met. This year we expect huge turnout and amidst Covid-19 pandemic, we will assess participants who have already submitted their applications and prepare special awards in future when the disease

#### What are the areas of improvement in this

Frankly speaking from the previous experiences, this year we did a number of improvements however majority of the progress will be invisible due to the cancellation of the most urgent events. For example; we planned to improve the holistic approach of preparation and provision of trainings to SME's for enhanced results.

This year also, we outlined key areas comprised of

ways to protect against - will enable them undertake their daily activities with great caution so as to avoid accidents and diseases resulted from works they do

Last year we managed to provide 3,000 SME's from southern highland regions whose mainly economic activities are agriculture, livestock keeping, mining, products processing and other petty businesses. The regions that were reached are Iringa, Njombe, Mbeya. Songwe, Rukwa and Katavi.

To our side, the programme has been significant pilot study for instant response of authentic environment of workplaces surrounding SME's. We have just understood what sort of hazards associated with sectors we have come across.

The data and statistics derived from the program will be vital for preparing guidelines that will be helpful in improving the working environment in the informal sectors which in most cases are associated with poor working environment.

This training was not only provided during last year but we had been training people several years ago and since inception, over 30,000 Small and Medium Enterprises (SME's) benefitted from the training across the country. The training is

financed by government through OSHA. We established this particular program by recognizing the importance of informal sector towards economic development in these times of industrialization and middle income drive. The sector has employed a vast number of people however crippled by hazardous working environment as lacking formal regulatory mechanisms. Therefore, this training will help boosting informal sector and facilitate its solid contribution in the aspired industrialized and middle-income country ambition by 2025.

#### How OSHA fees improvements have reduced challenges? During the previous financial year, OSHA dropped

five among its fees with legit factors to offload cost burden to businessmen and investors to successfully steer ahead the drive of middle income and industrialization by our government. The outcome of such step is that there has been a sufficient number of workplaces registering with OSHA. Furthermore, we have seen positive morale among many workplaces in implementing the Occupational Health and Safety Act No. 5 of 2003 and its regulations especially in occupational safety and health inspections, screening of their employees' health together with occupational safety and health training provision.

The response is reflected on the immense increase of workplaces registrations as well as number of inspections and screened workers.

Again, this huge response is attributed to cancellation of various fees which were previously seen as obstruction to the point that would increase operational cost of their undertakes.

Message of OSHA to society prior to celebrating

The call to action is that we are all held responsible for ensuring we are working at safer environment especially during this period where world is in crisis against Covid-19 pandemic.

Hence, employers and workers should all come together and cooperate in strengthening safety and health of workers as by doing so it can save the

OSHA's Acting Chief Executive, Khadija Mwenda stakeholders we closely work with

The Managing Director at Association of Tanzania Employers (ATE), Dr Aggrey Mlimuka - ATE is one of member which forms a tripartite committee (others two being OSHA representing government and TUCTA representing workers) in monitoring occupational safety and health, he once said: World Day for Safety and Health at Work is very

celebration. "We will encourage employers to also take part in the awards where they can do a self-evaluation by themselves - along the way, OSHA will assess if their workplaces meet the required criteria and so they will have to verify safety of systems and regulations at workplaces to their workers and they should never be afraid of anything when

discharging their duties," expounded Dr Mlimuka.

important day for all employers and employees, in

stressing how much this day is of that worth, thus

ATE collaborates with OSHA in preparation for

The Deputy Secretary General at The Trade Union Congress of Tanzania (TUCTA), Said Wamba: he said that TUCTA is key stakeholder in marking this phenomenal day. Prior to observing this day, I would like to take this opportunity to elucidate few things about safety and health at workplace. In normal circumstance, every worker expects that his/her working environment to be safe and so do working facilities and production systems."

"However, things don't seem to always go well by 100 per cent and this is because of the inevitable circumstances that at some point were expected to be friendly and unfortunately become hostile and when employee's health is in decline, it also has knock-on effect on production and service delivery and this put brake on desired development by government," he added.

As we are marking World Day for Safety and Health at Work, Wamba urges workers to comprehend and hold in high regards the issue of workplaces.

#### TANESCO

Occupational Safety and Health Manager at TANESCO, Fredy Kayega says, "In celebrating World Day for Safety and Health at Work, I would like to remind our public servants, stakeholders and citizens to consider electricity safety across various areas where our infrastructure have passed and somewhere else in workplaces and houses.

Tuesday 28 April 2020

Again, he mentioned that, TANESCO participates in the occupational safety and health awards and give mass awareness especially students on safety and health issues so that they can be good ambassadors from the communities they are coming from.

#### Vodacom Tanzania

The Head of Occupational Safety Department at Vodacom Tanzania, Karen Rwakatare says that, "as Vodacom Tanzania we take the matter of safety and health at workplaces with extra care and we truly believe that everyone who works at Vodacom or on behalf of Vodacom; he/she has the right to work safely and get home safe."

According to Rwakatare, her company just like any other company acclimatize oneself to precarious environment for safety and health of worker and thus it's very important to take precautions in consonance with the Occupational Health and Safety Act reinforced by OSHA.

"In marking World Day for Safety and Health at Work, as Vodacom we join all employers and our fellow employees across the country in reminding the significance of adhering to regulations and principles of safety and health at work through this

#### TWIGA CEMENT

Occupational Safety and Health Manager at Twiga Cement, Jerome Mwakabaga, presents their message to the Tanzania workers community prior to celebration of World Day for Safety and Health at Work by saving that:

"Employers and workers in all workplaces should carry on complying with the OHS Act and its regulations so as to avoid occupational injuries and diseases including Covid-19 pandemic. Normally workers hop out of bed every morning and go to work for earning an income and not contracting disease or get injured at work," he said and added.

"I advise that every workplace must have qualified and trained occupational safety and health officers from OSHA for having a shared knowledge on specific issue. Also, we ought to report accidents and incidents occurring in their workplaces to OSHAs, in a way to enable the Agency strategize means of debarring injuries at workplaces," he concluded.

We also thank OSHA for incredible work they continue to do especially prompting employers and employees to comply with occupational safety and health through this celebration," he concluded

There's an adage saying that: "Prevention is better than cure"- while our country joins the rest of world in observing this World Day for Safety and Health at Work, OSHA would like to remind all employers and employees to continue fighting the Covid-19 pandemic and other effects resulted from precarious employment by following carefully government instructions of how to protect oneself against killer Coronavirus in line with other occupational safety and health

Safety and health at work can save lives, Covid-19 free Tanzania is possible, and all of us should take great caution and stay away from it.



Minister of State in the Prime Minister's Office (Policy, Parliamentary Affairs, Labour, Youth, Employment and Persons with Disability), Jenista Mhagama, hands over a certificate of participation to a representative of one of the organisations which participated in the Safety and Health at work exhibitions in Mbeya City Garden Grounds last

affect directly safety and health of workers. The increase of digital devices and technologies application has significantly transformed workplaces and conferred the new and emerging occupational hazards.

To take pleasure in this rapid growth of technology which enables the country to achieve its socio-economic objectives, we should take monumental responsibilities to invest in safety and health at workplaces to protect workers' safety and health, for it is surely replete with countless benefits.

Among many benefits, are to protect the manpower of our nation, evoke hardworking spirit and morale among workers, enhance interpersonal relationship between employees and their employers, improve products or service quality, and reduce unnecessary conflicts at workplaces. Generally, investing in safety and health at workplaces is anticipated to scale up production and productivity starting from within the organization and later accounting to the growth of the country's economy.

In marking World Day for Safety and Health at Work this year, the Guardian spoke with OSHA Acting Chief Executive, Khadija Mwenda, who explained various issues related to the organization and widely how they are about to celebrate this particular day considering the world is presently in the historic battle against the Covid-19 pandemic.

How does OSHA say about April 28th? World Day for Safety and Health at Work traces its undertaking occupational safety and health awareness-raising programs as well as prodding stakeholders into compliance with various stipulated standards and regulations of safety and health at workplaces.

For instance; we have been hosting occupational safety and health exhibition for bringing together key stakeholders and give them a room for experience and ideas sharing in monitoring these issues of safety and health at workplaces.

We have also been providing safety and health trainings among different groups particularly Small and Medium Enterprises (SME's). We have been organizing academic symposiums with pundits to mainly discuss viable methods that will sustainably maintain the status quo of occupational safety and health within the country.

The other thing that we have been doing is to recognize the excellence of workplaces that comply with Occupational Safety and Health Act with special Award for Occupational Safety and Health (AOSH). This award has had huge impacts in encouraging

number of workplaces proprietors in ensuring safety and health are highly regarded in those workplaces.

Nonetheless, we have made strides by preparing and doing awareness-raising radio and TV programs and prepare educational feature stories

#### What are the anticipated events to be done by OSHA this year?

published by newspapers and magazines.

Subsequent to the Covid-19 pandemic, we are also forced to change the ways of celebrating. We can no longer do exhibition or trainings or

hazardous activities by SME's whose livelihoods fall into agriculture, livestock keeping, mining and other activities of which we would have inspected and get to the bottom of challenges associated. Afterwards, we would have prepared occupational safety and health training programme that addresses the observed challenges during the inspections. In addition, we have simplified the process of submitting applications and extend the realm of participation in order to allow diverse groups, corporate and organizations taking part in. And those are improvements done - few to mention - which we believed would twist the

#### image of this year's celebration. Improvements in exhibition

If were all these done, we envisioned tremendous success as we geared up for improvement of exhibition infrastructure itself, extend the scope of participation and increased publicity; the sound strategies that would have made big difference between this year's and previous exhibition. However, we will not have such exhibition in this

year due to the emergence of lethal Covid-19 pandemic and so; we will use these strategies sometimes in prospect.

#### What are the advantages of previous year's training program to SME's? Trainings that we provided the last year were

potential to participants and us too as the only organization with mandate to protect health and safety of workers. To the beneficiaries, no worries at all that such

training that was focused on inculcating education on how to recognize hazards at workplaces and



Minister of State in the Prime Minister's Office (Policy, Parliamentary Affairs, Labour, Youth, Employmen and Persons with Disability), Jenista Mhagama, addresses people who attended the event to mark the World Day for Safety and Health at work at Mbeya City Garden Grounds last year.

lives of people by protecting them against occupational injuries and diseases including a respiratory disease caused by coronavirus (Covid-19).

What people say about this day? These are collected opinions from various occupational safety and health for failure to do so, workers will be in big trouble to only be brought by the work itself. Also, he reminds all TUCTA leaders, trade unions

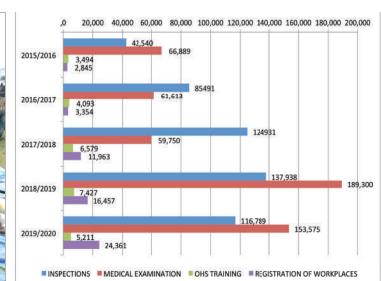
and other stakeholders to give occupational safety and health equal importance as other issues in production and service delivery in various



A section of Mbeya City small-scale entereneurs follow training on Occupational Safety and Health provided to them by OSHA last year as part of activities to mark the World Day for Safety and Health at work at City Garden Grounds.



Some participants of Occupational Safety and Health at work exhibitions from the mining sector, display some Chart showing the trend of OSHA activities in the past five years. safety equipment during the last year's exhibitions at Mbeya City Garden Grounds.



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#### **PUBLICATION OF FINANCIAL STATEMENTS**

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



AKIBA COMMERCIAL BANK PLC
CONDENSED STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2020
(Amounts in millions of shillings)

A AS	SETS	Current Quarter 31-Mar-20	Previous Quarter 31-Dec-19
1	Cash	9,631	10,317
2	Balances with Bank of Tanzania	11.436	15,679
3	Investment in Government securities	26,870	25.039
4	Balances with other banks & Financial Institutions	203	211
5	Cheque and items for clearing	40	22
6	Interbranch float items	7	-4
7		ó	0
8	Bills negotiated	0	0
	Customers' liabilities for acceptances		
9	Interbank Loans receivables	0	0
10	Investment in other securities	0	0
11	Loans, advances and overdrafts (net of allowance for	0	0
0.00	probable losses)	81,567	84,745
12	Other Assets	11,347	10,997
13	Equity investments	20	20
14	Underwritting accounts	0	0
15	Property, Plant and Equipment	22,115	22,376
16	TOTAL ASSETS	163,236	169,401
3	LIABILITIES		
17	Deposit from other banks and financial institutions	1,420	3,361
18	Customer deposits	110,406	107,111
19	Cash letters of credit	0	0
20	Special deposits	0	0
21	Payment orders /transfers payable	0	Ö
22	Bankers cheques and drafts issued	1	2
23	Accrued taxes and expenses payable	2,766	2,820
24	Acceptances outstanding	2,700	2,020
			0
25	Interbranch float items	0	
26	Unearned income and other deferred charges	617	7,307
27	Other liabilities	22,134	15,322
28	Borrowings	5,137	12,086
29	TOTAL LIABILITIES	142,483	148,010
30	NET ASSETS/(LIABILITIES)	20,752	21,391
2	SHAREHOLDERS' FUNDS		
31		10.004	10.004
	Paid up Share capital	10,984	10,984
32	Capital reserves	0 700	0
33	Retained earnings	2,790	4,688
34	Profit (Loss) account	-378	0
35	Other capital accounts	7,356	5,719
36	Minority interest	0	0
37	TOTAL SHAREHOLDERS' FUNDS	20,752	21,391
38	Contingent liabilities	463	372
39	Non perfoming loans and advances	18,256	16,706
40	Allowance for probable losses	9,327	9,204
41	Other non perfoming assets	73	1,461
) (1)	PERFOMANCE INDICATORS	40.70	40.00
(i)	Shareholders funds to total assets	12.7%	12.6%
(ii)	Non performing loans to total gross loans	19.8%	17.8%
(iii)	Gross loans and advances to total deposits	81.2%	83.9%
(iv)	Loans and Advances to total assets	56.5%	55.5%
	Earning assets to Total assets	66.6%	64.9%
(v)			7 00/
(vi) (vii)	Deposit growth Asset growth	1.2% -3.6%	-7.0% 9.1%

AKIBA COMMERCIAL BANK PLC
CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2020
(Amounts in millions of shillings)

		Current Quarter 31-Mar-20	Comparative Quarter 31-Mar-19	Current Year Cumulative 31-Mar-20	Comparative Year Cumulative 31-Mar-19
1	Interest Income	6,551	6,959	6,551	6,959
2	Interest Expense	-1,683	-1,183	-1,683	-1,183
3	Net Interest Income	4,868	5,776	4,868	5,776
4	Bad debts written - off	0	0	0	0
5	Imparement losses on Loans and Advances	-123	-141	-123	-141
6	Non Interest Income:	1,317	1,873	1,317	1,873
	6.1 Foreign exchange income	73	48	73	48
	6.2 Fees and Commission	998	1,532	998	1,532
	6.3 Dividend income	0	0	0	0
	6.4 Other operating income	246	292	246	292
7	Non Interest Expense:	-6,439	-7,291	-6,439	-7,291
	7.1 Salaries and benefits	-3,315	-3,761	-3,315	-3,761
	7.2 Fees and commission	0	0	0	0
	7.3 Other operating expenses	-3,124	-3,530	-3,124	-3,530
В	Operating Income/ (Loss)	-378	217	-378	217
9	Income Tax provision	0	0	0	0
10	Net Income / (Loss) after Income Tax	-378	217	-378	217
11	Other Comprehensive Income	0	0	0.	0
12	Total Comprehensive Income/(Loss) For the Year	-378	217	-378	217
13	Number of employees	425	450	425	450
14	Basic Earnings per share	-34	25	-34	25
15	Number of branches	18	18	18	18
PER	FOMANCE INDICATORS				
	i) Return on Average Total Assets	-0.9%	0.5%	-0.9%	0.5%
	ii) Return on Average Shareholders' funds	-7.2%	4.0%	-7.2%	4.0%
	iii) Non Interest Expense to Gross Income	104.1%	95.3%	104.1%	95.3%
	iv) Net Interest Income to Average Earning Assets	17.8%	21.8%	17.8%	21.8%

#### AKIBA COMMERCIAL BANK PLC CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2020 (Amounts in millions of shillings)

3	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Total
Current Year	Constitution of the Consti	00000000	0.000.000	37.70.70.70		0.45450.4745
Balance as at 01 January 2020	10,984,416	2,431,917	4,687,639	3,286,944		21,390,916
Profit for the year	0	0	(377,607)	0	0	(377,607)
Other Comprehensive Income	0	0	0	0	0	
Transactions with owners	0	0	0	0	0	0.0
Dividends Paid	0	0	0	0	0	
Regulatory Reserve	0	0	(1,897,906)	1,636,901	0	(261,005)
General Provision Reserve	0	0	Part Control	0		No. 10 and 10 an
Others	0	0	0	0	0	
Balance as at the end of 31 March 2020	10,984,416	2,431,917	2,412,126	4,923,845		20,752,304
Previous Year						
Balance as at 01 January 2019	8,607,136	2,431,917	7,546,745	2,537,257	779,217	21,902,272
Profit for the year	0,007,130	2,451,517	217,414		119,211	217,414
Other Comprehensive Income	0		211,414		, v	217,414
Transactions with owners	0	0		0	,	
UNIX 13 C 7 C 7 C 8 C 8 C	0		0			
Dividends Paid						
Regulatory Reserve	0	0	-678,989	633,503	0	-45,486
General Provision Reserve	0	0	-90,011	0	90,011	0
Others	0	0	0	0	0	0
Balance as at the end of 31 March 2019	8,607,136	2,431,917	6,995,159	3,170,760	869,227	22,074,199

AKIBA COMMERCIAL BANK PLC
CONDENSED STATEMENT OF CASH FLOW STATEMENT
FOR THE QUARTER ENDED 31 MARCH 2020
(Amounts in millions of shillings)

	Current quarter 31-Mar-20	Previous quarter 31-Dec-19	Current Year Cumulative 31-Mar-20	Comparative Year Cumulative 31-Mar-19
I. Cash flow from operating activities:				
Net income/ (loss)	-378	-1.226	-378	217
Adjustment for :	73.5		2017	
-Impairement /amortization	764	5,604	764	418
-Net change in loans and advances	3,178	-3.922	3,178	372
-Gain/(loss) on sale of assets	0	-3		-5
-Net change in deposits	1,355	-7.921	1,355	-5.400
- Net change in short term negotiable securities	1,500	1,531		6.855
- Net change in other liabilities	-6,990	-599		-895
- Net change in other assets	-351	3,865		-697
- Tax paid	-416	0		
- Others (SMR)	-196	2,208		58
Net cash provided/ (used) by operating activities	-1,532	-463		924
II. Cash flow from investing activities:		100	0.140.000	
Dividends received	0	0	0	
Purchase of fixed assets	-46	-427	-46	-186
Proceeds from sale of fixed assets	-0	3		
Purchase of non-dealing securities	0	0		
Proceeds from sale of non-dealing securities	0	0		
Others	0	0	0	· ·
Net cash provided/ (used) by investing activities	-46	-424	-46	-181
III. Cash flow from financing activities:	1170		0.000	
Repayment of long-term debt	0	0	0	
Proceeds from issuance of long-term debt	Ö	0	0	
Proceeds from issuance of share capital	0	2,377	0	
Payment of cash dividends	-0	0	-0	
Net change in other borrowings	0	0	0	
Others	-695	-2,450	-695	C
Net cash provided (used) by financing activities	-695	-73	-695	(
IV. Cash and Cash Equivalents:	0	0	0	
Net increase /(decrease) in cash & cash equivalents	-2,273	-960	-2,273	743
Cash and cash equivalents at the beginning of the quarter	18,624	19,584	18,624	19,584
Cash and cash equivalents at the end of the guarter	16,351	18,624	16,351	20.327

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2020

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

Name and Title Signature

Juliana Swai
(Ag. Managing Director)

Bertha Simon (General Manager Finance) Chemo Mutani

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

. Ernest Massawe
. Dr. Josephat Daniel Lotto

#### MINIMUM DISCLOSURES OF CHARGES AND FEES

NUMBER	ITEM/TRANSACTION	CHARGE/F
1	Current Accounts (TZS)	
	(a) Required minimum opening balance	100,000
	(b) Required minimum operating balance	100,000
	(c) Ledger fee	Min Tzs 14300 for 20 transactions, exc
	(o) Longer too	TZS 715 per transact
	(d) Statement	1280 per page min Tzs 13
	(e) Cheque book	TZS 396 per leaf (100 stamp duty and
	(e) Cheque book	cheque book commis
	(f) Cheque unpaid by us	33,000
	(g) ATM card (Optional for Individual account)	9,000
	(h) Stop payment	TZS 33,000/USD 33.00 per
	(i) Standing order	7,260
	(j) Overdrawn account interest charge	25% of overdrawn amo
	(k) Interbank transfer	Within TZ ,TZS 13200 and USD 13.20. Ou
	(I) Letter of recommendation and certificate of balance & statement	27,500
	(m) Search for Older voucher	55,000
		2,904
	(n) Salary processing fees	
	(o) Account closure	28,160
	(p) Dormancy fee	14,300
	Current Accounts (USD)	
	(a) Minimum opening balance	200
	(b) Minimum operating balance	200
	(c) Monthly fees	
		0.726 per transaction, Minimum USD 7
	(d) Commission in lieu of exchange	0.77% Minimum USD 7
2	Biashara Accounts (Personal)	
	(a) Minimum opening balance	20,000
	(b) Minimum operating balance	20,000
	(c) Monthly fees	2,904
	(d) Balance Inquiry over the counter	550
	(e) Withdraw fee	2,750
	(f) Account Closure	22,000
	(g) Dormancy fee	3,894
	Biashara Account (Company)	
	(a) Minimum opening balance	50,000
	(b) Minimum operating balance	50,000
	(c) Monthly fees	2,904
	(d) Balance Inquiry over the counter	550
	(e) Withdraw fee	2.750
	(f) Account Closure	22,000
	(g) Dormancy fee	3,894
3	Savings Accounts	
	Savings Bomba (TZS)	
	(a) Minimum opening balance	20,000
	(b) Minimum operating balance	10,000
	( c ) Minimum amount receiving interest	50,00
	(d) Monthly fees	1,65
	(e) Overdrawn amount	25% of overdrawn amo
	AND ADDRESS OF THE PARTY OF THE	
	(f ) Interest payable	3 % per an
	(g) Fees per ATM withdrawal	TZS 1,
	(h) ATM mini statement	TZS
	(i) New ATM card issuance	9,
	(j) ATM card renewal or replacement	14,52
	(k) Pin mailer replacement	7,260
	(I) EFT processing	FF
	(m) Bankers Cheque issue	TZS 29,040/USD 23
	(n) CCTV Photo Searching charges	49,500
	(n) CCTV Photo Searching charges (o) Withdraw charge (over the counter)	1,980
	(p) Account closure	11,000
	(q) Incoming Tiss	F
	(r) Balance enquiry over the counter	550
	Savings (USD)	
	(a) Minimum opening balance	USD 100
	(b) Minimum operating balance	USD 100
	( c ) Minimum amount to receive interest	USD 1000
	(d) Monthly fees	USD 1.
	(e) ID card cost	USD

	(f) Closing charges	
_		USD 7.2
	(g) Commision in lieu of exchange	0.7% minimum USD 7.0
	(h) Interest payable	1% per annui
	(i) Dormancy fee	USD 2.
	(i) Balance enquiry	0.2
	(I) balance originy	0.2
	Zawadi (TZS)	
	(a) Minimum opening balance	5,000.0
	(b) Minimum operating balance	20,000.0
	(c) Minimum amount to receive Interest	50,000.0
	(d) ID card cost	7,260.0
	(e) Overdrawn amount interest charge	25% of overdrawn amou
	(f) Interest payable	3.5% per annu
	(g) Monthly fee	FRE
	(h) Account closure	1100
	7 (100)	
	Zawadi (USD)	<u> </u>
	(a) Minimum opening balance	USD 50.0
	(b) Minimum operating balance	USD 50.0
	(c) Minimum amount received amount	USD 1000.0
	(d) ID card cost	USD 7.2
	(e) Dormancy fee	2
	(f) Commision in lieu of exchange	0.7% minimum USD 7
	(g) Interest payable	1
	(h) Balance inquiry over the counter	0.27
	(i) Account closure	5.
		1
	Filescond	7
	Elimu account	
	(a) Minimum opening balance	2,000.0
	(b) Minimum operating balance	10,000.0
	(c) Minimum amount received interest	50,000.0
	(d) Overdrawn amount	25% of overdrawn amou
	(e) Interest payable	3.5% per annu
_	(f) Monthly fees	500.0
	(g) ATM Card Charges	9,000.0
	(h) Withdraw fee	TZS 1,980 over the counter and TZS 1,300 i
	20.000	the ATM
		A SOURCE STATE OF THE STATE OF
	(j) Balance enquiry over the counter	500.0
	Acb Golden account	
_		70.000
	(a) Minimum opening balance	50,000.0
		E0 000 (
	(b) Minimum operating balance	50,000.0
	(b) Minimum operating balance	
	( c) Minimum amount received interest	50,000.0
	( c) Minimum amount received interest (d) Bank ID card	50,000.0 7,260.0
	( c) Minimum amount received interest	50,000.0 7,260.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter	50,000.0 7,260.0 2,904.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount	50,000.0 7,260.0 2,904.0 25% of overdrawn amou
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter	50,000.0 7,260. 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable	50,000.0 50,000.0 7,260.2 2,904.0 25% of overdrawn amour Base rate 3% per annum & bonus rate 4% per annum
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% pe
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% pe annu N
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees	50,000.0 7,260. 2904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% pe annu N
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% pe annu N
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees Akiba Fasta	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 389
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 389
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (n) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 385
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum operaing balance (b) Minimum operaing balance (c) Minimum amount received interest (d) Withdraw over the counter	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 389 5,000.0 10,000.0 1,980.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 389 5,000.0 10,000.0 1,980.0 3,50
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum operaing balance (b) Minimum operaing balance (c) Minimum amount received interest (d) Withdraw over the counter	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 389 5,000.0 10,000.0 1,980.0 3,50
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees	50,000.0 7,260.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,980.0 1,650.0 1,650.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure	50,000.0 7,260.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 3,500 1,650.0 11,000.0 11,000.0 11,000.0 11,000.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees	50,000.0 7,260.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 3,500 1,650.0 11,000.0 11,000.0 11,000.0 11,000.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter	50,000.0 7,260.0 2,904.0 25% of overdrawn amour Base rate 3% per annum & bonus rate 4% p annum Ni 1100 389 5,000.0 10,000.0 5,000.0 1,980.0 3,50 1,650.0 11,000.0 550.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 3,50 1,650.0 11,000.0 550.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter	50,000.0 7,260.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,980.0 11,000.0 550.0 17,000.0 17,000.0 17,000.0 17,000.0 18,000.0 18,000.0 19,00
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,980.0 11,000.0 11,000.0 11,000.0 11,000.0 11,000.0 12,000.0 11,000.0 1
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,850.0 11,000.0 550.00 77 72 72 73 73 74 75 75 75 75 75 76 77 78 78 78 78 78 78 78 78 78 78 78 78
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,850.0 11,000.0 550.00 77 72 72 73 73 74 75 75 75 75 75 76 77 78 78 78 78 78 78 78 78 78 78 78 78
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.6 1,980.0 1,850.0 1,550.0 11,000.0 550.0 11,000.0 12,000.0 13,000.0 14,000.0 15,000.0 15,000.0 16,000.0 17,000.0 18,00
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu  N 1100 388 5,000.0 10,000.0 1,980.0 1,980.0 11,000.0 15,000.0 17,000.0 17,000.0 18,000.0 18,000.0 19,000.0 19,000.0 19,000.0 11,000.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum opening balance (c) Minimum amount received interest (d) Withdraw over the counter (e) interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 385 5,000.0 10,000.0 1,980.0 1,550.0 11,000.0 550.0 172 20 330 44 1,550.0 21,550.0 22,000.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum operating balance (b) Minimum operating balance (c) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,650.0 11,000.0 550.0 11,000.0 11,000.0 12,000.0 14,000.0 15,0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum opening balance (c) Minimum amount received interest (d) Withdraw over the counter (e) interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,650.0 11,000.0 550.0 11,000.0 11,000.0 12,000.0 14,000.0 15,0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum operating balance (b) Minimum operating balance (c) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,650.0 11,000.0 550.0 11,000.0 11,000.0 12,000.0 14,000.0 15,0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,650.0 11,000.0 550.0 11,000.0 11,000.0 12,000.0 14,000.0 15,0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,650.0 11,000.0 550.0 11,000.0 11,0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,650.0 11,000.0 550.0 11,000.0 11,0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum operating balance (b) Minimum operating balance (c) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank  Loans  Consumer Loans	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,850.0 1,850.0 11,000.0 550.0 12 20 30 40 1,550 21 20 20 N
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 50,000.0 1,980.0 1,850.0 11,000.0 550.0 11,000.0 1
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum opening balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank  Loans  Consumer Loans (a) Penalty interest for late payment	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,980.0 11,000.0 15,000.0 11,000.0 1
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum operating balance (b) Minimum operating balance (c) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank  Loans  Consumer Loans	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,980.0 11,000.0 15,000.0 11,000.0 1
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank  Loans  Consumer Loans (a) Penalty interest for late payment (b) Interest rate	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,980.0 1,980.0 1,980.0 1,500
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank  Loans  Consumer Loans (a) Penalty interest for late payment (b) Interest rate (c) Set Up commission	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu N 1100 388 5,000.0 10,000.0 1,980.0 1,980.0 1,850.0 11,000.0 550.0 11,000.0 550.0 11,000.0
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank  Loans  Consumer Loans (a) Penalty interest for late payment (b) Interest rate (c) Set Up commission (d) Insurance	50,000.0 7,260.0 2,904.0 25% of overdrawn amou Base rate 3% per annum & bonus rate 4% p annu  N 1100 385 5,000.0 10,000.0 50,000.0 1,980.0 1,980.0 1,980.0 1,550.0 11,000.0 550.0 11,000.0 550.0 11,000.0 550.0 11,000.0 550.0 11,000.0 550.0 11,000.0 550.0 11,000.0 550.0 11,00
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank  Loans  Consumer Loans (a) Penalty interest for late payment (b) Interest rate (c) Set Up commission	50,000.0 7,260.0 2,904.0 25% of overdrawn amour Base rate 3% per annum & bonus rate 4% per
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank  Loans  Consumer Loans (a) Penalty interest for late payment (b) Interest rate (c) Set Up commission (d) Insurance	50,000.0 7,260.0 2,904.0 25% of overdrawn amount and the personal and the
	(c) Minimum amount received interest (d) Bank ID card (e) Withdraw over the counter (f) Overdrawn amount (g) Interest payable (h) Monthly fees (i) Account closure (j) Dormancy fees  Akiba Fasta (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount received interest (d) Withdraw over the counter (e) Interest payable (f) Monthly fees (g) Account closure (h) Balance enquiry over the counter  Mobile Banking Charges (a) Balance enquiry (b) Mini statement (c) Fund transfers (d) Bank to Wallet (e) Loan balance enquiry (f) Loan mini statement (g) Wallet to Bank  Loans  Consumer Loans (a) Penalty interest for late payment (b) Interest rate (c) Set Up commission (d) Insurance	50,000.0 7,260.0 2,904.0 25% of overdrawn amount and the personal and the

(a) Penalty interest for late payment		3% on top of interest rate, charged for Arreas Amo
(b) Upfront fees (Repeat client)		3.5 4.0
(c) Upfront fees (new client) (d) Interest rate		24% on the overdawn balar
(d) Loan Guarantee Security (e) Minimum amount		Insured Mortga 10,000,000
(f) Maximum period		12 Mon
Home Improvement		1,000,0
(a) Minimum amount (b) Maximum amount		50,000,0
(c) Upfront fees (Repeat client) (d) Upfront fees (New client)		3.
(e) Penalty interest for late payment		3% on top of interest rate, charged for Arreas Amo
(f) Early liquidation allowed /permitted		Allov
(g) Early liquidation will attract penalty fee		Any Early liquidation should be charged 505 future interest for renewals and 100% for no renerwals
(h) Interest rate		19.5% (Flat)
(i) Loan application fee (j) Maximum period		130 24 Mon
Small Loans		
(a) Minimum amount (b) Interest rate		TZS 5M-2 25% F
(c) Loan application fee		13,0
(d) Upfront fee (Repeat client) (e) Upfront fee (New client)		3.5 4.0
(f) Penalty interest for late payment		3% on top of interest rate, charged for Arreas Amo
(g) Early repayment allowed /permitted		Allov
(i) Early liquidation will attract penalty fee		Any early liquidation should be charged 5 future interest for renewals and 100% for r
(h) Maximum period		24 Mon
Small Loans		TZS 20M-5
(a) Minimum amount (b) Interest rate		22.5%
(c) Loan application fee (d) Upfront fee (Repeat client)		13,0 3.5
(e) Upfront fee (New client)		4.0
(f) Penalty interest for late payment		3% on top of interest rate, charged for Arreas Amo
(g) Early repayment allowed /permitted (i) Early liquidation will attract penalty fee		Allov  Any early liquidation should be charged 5
(h) Maximum period		future interest for renewals and 100% for r 24 Mon
Small Loans		24 MUN
(a) Maximum amount		TZS >50M-10
(b) Penalty interest for late payment		3% on top of interest rate, charged for Arreas Amo
(c) Early repayment allowed/permitted (d) Early liquidation will attract penalty fee	2	Any early liquidation should be charged 5
		future interest for renewals and 100% for r 19.5% (Flat)
(e) Interest rate (f) Maximum period		24 Mon
(g) Upfront fee (Repeat client) (h) Upfront fee (New client)		3.
Medium Loans		
(a) Maximum amount (b) Penalty interest for late payment		TZS >100M-30 3% on top of interest rate, charged for
532 St 532 532		Arreas Amo
(c) Early repayment allowed/permitted (d) Early liquidation will attract penalty fee		Any early liquidation should be charged 5
		future interest for renewals and 100% for renewals
(d) Interest rate (e) Upfront fees (Repeat Client)		28.3% (Reducing) 3.5
(f) Upfront fees (New Client)		4.0 24 Mon
(g)Maximum period		24 MUII
Medium Loans (a) Maximum amount		TZ\$300M-50
(b) Penalty interest for late payment		3% on top of interest rate, charged for Arreas Amo
(c) Early repayment allowed/permitted (d) Early liquidation will attract penalty fee	1	Allov  Any early liquidation should be charged 5
(a) many industrial time at the control to		future interest for renewals and 100% for renewals
(d) Interest rate		25% (Reducing)
(e) Upfront fees (Repeat Client) (f) Upfront fees (New Client)		3.5
(g)Maximum period		24 Mon
Corporate Loans		
(a) Loan amount (b) Interest Rate		Above TZS 500,000,0 22% Reduc
(c) Upfront fees (Repeat Client) (d) Upfront fees (New Client)		3.5
(e) Penalty interest for late payment		3% on top of interest rate, charged for
(f) Early liquidation will attract penalty fee		Arreas Amo Any early liquidation should be charged 509
		future interest for renewals and 100% for no renewals.
(g) Loan guarantee security (h) USD Corporate Loans interest rate		Insured Mortgage Rate of 10% or Market rate.
(i) Maximum period		36 Months
Micro Loans (0.5M - 5M)		
(a) Interest rate (b) Upfront fee (Repeat client)		27% (Flat) p.a 3.50%
(c) Upfront fee (New client)		4.00% 3% on top of interest rate, charged for the
(d) Penalty interest for late payment		Arreas Amount
(e) Initial deposit to open Savings Bomba Account		20,000.1
(e) Passbook charge (f) Atm Card charge		660.4 6,600.1
(f) Atm Card charge (f) Minimum deposit Savings account (g) Early liquidation only Allowed		20% of Loan value if 75% of loan term has lapsed. Penalty of
(g) Early liquidation only Allowed		50% of future interest is payable by the clier
(g) Early liquidation only Allowed		liquidation is earlier than 75% of loan term
(h) Grace period		Mon
A MEN COLONIA DE LA COLONIA DE CONTROL DE CO		
(h) Grace period (j) Repayment frequency (k) Maximum term	ove information and havebook	12 Mon
(h) Grace period (i) Repsyment frequency (g) Maximum term  We, the undersigned have examined the ab the best of our knowledge and information.	333	12 Mon
(n) Grace period (i) Repayment frequency (id) Maximum term We, the undersigned have examined the ab- the best of our knowledge and information. Name	Designation	12 Mon
(h) Grace period (i) Repsyment frequency (g) Maximum term  We, the undersigned have examined the ab the best of our knowledge and information.	333	12 Mon

**FEATURE** 

## **Guardian**

## Don't just debunk misinformation: Here are hints for navigating the Covid-19 infodemic

#### By Anita Makri

S the SARS-CoV-2 coronavirus began to spread more rapidly around the world in February, the World Health Organisation (WHO) deployed the term 'infodemic' to describe the information and misinformation circulating alongside it.

Many rumours, myths and falsehoods have made the rounds -and still are - covering anything from 'cures' to mandatory quarantines and to conspiracy theories about the virus' origin.

Experts and journalists have advocated fighting the infodemic by debunking falsehoods, rumours and speculation. Many fact-checking services and articles are doing just this, trying to set the record straight.

Not all misinformation should be treated the same, however. The falsehoods circulating are a varied bunch, after all. "COVID-19 has triggered a fountain of rumours - an indistinguishable mix of unverified information, helpful information, misinformation and intentionally manipulated disinformation," wrote Heidi J. Larson, director of The Vaccine Confidence Project at the London School of Hygiene and Tropical Medicine.

In fact, some rumours may offer value to journalists. As I argued in an opinion piece last month, instead of viewing them only as misperceptions to be suppressed with accurate information, we should look at them as feedback we can use to help improve our reporting and, in turn, ease public fears.

How best to deal with falsehoods and misinformation during this pandemic is one of many difficult tasks facing journalists and publishers. To help ease public anxiety, journalists need to go beyond the one-size-fits-all debunking of misinformation.

Here are a few tips to incorporate more nuances when tackling the next unsubstantiated coronavirus story that comes your way.

One: Consider whether debunking is the right move. If you're dealing with what looks like a falsehood that has found an audience, debunk it. Follow recommended tools and best practices on how to do this, including replacing it with a new narrative, which research suggests is effective.

Washington Post Health and Science Editor Laura Helmuth also recommends explaining why the falsehood has spread, and keeping debunks short and sweet.

However, avoid the urge to 'correct' every falsehood. Doing so can sometimes boost a false belief. Helmuth suggests holding back if a piece of misinformation still hasn't found a wide audience. This holds for myths that carry racist tropes and xenophobia, too.

"It's a similar problem - if you report on racist social media posts that haven't gotten a lot of attention yet, you risk drawing attention to them and exposing more people to them," Helmuth told IJNet.

Still, there are times when racist references aren't so obscure. Some high-profile figures continue to refer to SARS-CoV-2 as the "Wuhan virus" or "Chinese virus", for one. Consider adding context when reporting on this: it can be helpful to explain that naming new diseases after a place used to be common practice, but has since been abandoned to avoid stigma, said Helmuth.

Two: Don't dismiss all speculation outright. Instead, take a closer look. Do some research to distinguish between rumours founded on legitimate anxieties from wellintentioned actors and those spread deliberately by ill-intentioned groups, perhaps for political reasons.

"There are elements of truth and falsity in all rumours but the point is to take seriously the underlying reasons," Melissa Leach, a social scientist and director of the UKbased Institute of Development Studies, told IJNet.

Take claims that pet animals can spread the virus, for example. There's no solid evidence to support the assertion. But, to someone unfamiliar with the science of diseases that jump the species barrier, it's not a far cry from the legitimate link between wildlife and SARS-CoV-2.

Keep in mind that little is known about the virus still, and guidance can evolve rapidly. The WHO, for example, recently changed its official information on the disease in pets after a case of an infected dog emerged in Hong Kong.

Leach and other social scientists believe that simply correcting rumours can in some cases undermine trust - and building trust is just as important as providing access to accurate information.

Three: Recognise people's anxieties. There is often much uncertainty when new diseases spread, which fuels fear and anxiety. The reality is that people sometimes use stories to make sense of these situations. As the editors at National Geographic recently discovered, people might even seek these stories out for light relief.

As COVID-19 spreads around the world, more and more articles are acknowledging the fears that surround it, delving into the psychology of fear and toilet paper panic-buying, for example. Looking at rumours through a similar lens can open up new ways of tackling the misinformation problem.

"When psychological states are peaked and people are anxious, they're more apt to share inaccurate information," wrote Jennifer Grygiel, an assistant professor of communications at Syracuse University, in an article that probes falsehoods about Covid-19.

If you're dealing with a rumour circulating among an anxious public, seek input from social scientists and psychologists on how best to understand and respond to it.

Four: Focus on reporting that helps assess risk. Providing clear information on what we know and don't know about risks based on the best available evidence also helps combat false information. Be transparent, and distinguish between knowns, maybes, known unknowns, and speculation.

Coverage that prioritises science and public health over the politics and economics of the response can help keep fears from being exaggerated on the one hand and highlight real health risks on the other.

I've been monitoring and sharing Covid-19-related articles in a newsletter since early January, when the virus was first reported as a 'mysterious pneumonia' from Chi-



February the average reader struggled to find articles that focused on the disease and how much the public might be at risk. Mainstream media coverage tended to reflect social and political preoccupations, such as impacts on the global economy.

The sheer volume of information about Covid-19 means that readers have a choice of what news and analysis to consume - and believe. This can reinforce pre-existing biases, and speaks to bigger challenges in the media landscape.

"We are in an unprecedented situation when it comes to the coronavirus pandemic," Grygiel told IJNet, adding: "This is the first pandemic of the social media era, and

na. Unfortunately, until late the information environment is already unstable given the lack of effective content moderation policies and infrastructure, and the breakdown in the traditional gatekeeper role of journalists."

> Anita Makri is a freelance writer, editor and producer specialising in science and international development. She is based in London, has reported from the Global South and covered previous health emergencies, including the H1N1 swine flu pandemic. She wrote and dispatched this piece for IJNet (International Journalists' Network), a project of the Washington-based International Centre for Journalists.



#### MUCOBA BANK PLC

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#### **PUBLICATION OF FINANCIAL STATEMENTS**

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

	(Amounts in Millions shs)		
S/N	Particular	Current Quarter	Previous Quarte
	A 400ETO	31/03/20	31/12/19
1	A. ASSETS Cash	674	4
2	Balance with Bank of Tanzania	269	2
3	Investments in Government securities	269	
4	Balance with other banks and financial institutions	1,856	1,5
5	Cheques and items for clearing	1,000	1,5
6	Inter branch float items	-	
7	Bills negotiated		
8	Customers' liabilities for acceptances	-	
9	Interbank loans receivables	_	
10	Investments in other securities	_	
11	Loans, advances and overdrafts (net of allowances for probable losses)	10,730	10,4
12	Other assets	4,269	3,9
13	Equity Investments	-1,200	
14	Underwriting accounts	_	
15	Property, Plant and Equipment	391	4
	TOTAL ASSETS	18,189	17,0
		,	,-
	B. LIABILITIES		
17	Deposits from other banks and financial institutions	3	
	Customer deposits	15,590	14,5
19	Cash letters of credit	-	-
	Special deposits	95	-
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	-	-
23	Accrued taxes and expenses payable	39	1-
	Acceptances outstanding	-	-
	Interbranch float items	-	-
	Unearned income and other deferred charges	-	-
	Other liabilities	670	6
	Borrowings	2,946	3,0
	TOTAL LIABILITIES	19,343	18,3
30	NET ASSETS/LIABILITIES (16 minus 29)	(1,154)	(1,3
	C. SHAREHOLDERS' FUNDS		
31	Paid up share capital	2,764	2,7
	Capital reserves (capital Grants)		
	Retained earnings	(4,203)	(4,6
	Profit (Loss) account	175	4
	Other capital accounts	111	1
36	Minority Interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	(1,154)	(1,3
38	Contingent liabilities	-	
39	Non performing loans and advances	960	1,0
40	Allowances for probable losses	774	7
41	Other non performing assets	-	
		(0)	
	D. SELECTED FINANCIAL CONDITION INDICATORS		
	(i) Shareholders Funds to total assets	-6.34%	-7.7
	(ii) Non performing loans to total gross loans	8.35%	9.0
	(iii) Gross loans and advances to total deposits	68.82%	71.7
	(iv) Loans and Advances to total assets	58.99%	61.2
	(v) Earning Assets to Total Assets	69.20%	70.3
	(vi) Deposits Growth	6.87%	5.6
	(vii) Assets growth	6.56%	2.9

#### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31/03/2020 (Amounts in Millions shs)

		Current	Comparative	Current Year	Comparative
		Quarter	Quarter	Cumulative	Year Cumulative
			(Previous Year)		(Previous Year)
		31/03/20	31/03/19	31/03/20	31/03/19
	Interest Income	831	803	831	803
	Interest Expense	139	209	139	209
	Net Interest Income (1 minus 2)	692	594	692	594
	Bad debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	8	35	8	3
6	Non Interest Income	183	164	183	164
	6.1 Foreign Currency Dealings and Translation Gains/Loss		-		
	6.2 Fees and Commissions	118	104	118	10-
	6.3 Dividend Income	-	-	-	
	6.4 Other Operating Income	65	60	65	6
7	Non Interest Expenses:	692	720	692	720
	7,1 Salaries and Benefits	307	276	307	276
	7.2 Fees and Commission	11	54	11	54
$\neg$	7.3 Other Operating Expenses	374	391	374	391
8	Operating Income/Loss	175	2	175	2
9	Income Tax Provision	-	-	-	-
10	Net Income/Loss After Income Tax	175	2	175	2
	Other Comprehensive Income (itemize)	-		-	
12	Total comprehensive income/(loss) for the year	175	2	175	2
	Number of Employees	58	53	58	53
14	Basic Earnings Per Share	21	0.28	21.5	0.2
	Dilute Earnings Per Share	21	0.28	21.5	0.2
16	Number of Branches	1	1	1	1
	SELECTED PERFORMANCE INDICATORS				
	(i) Return on Average Total Assets	0.99%	0.05%	0.99%	0.059
	(ii) Return on Average Shareholders' Funds	-14.10%	0.33%	-14,10%	0.339
	(iii) Non Interest Expense to Gross Income	68.23%	74.53%	68.23%	74.539
	(iv) Net Interest Income to Average Earning Assets	3,72%	2,86%	3,72%	2,869

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provission Reserve	Others (grants)	Total
Current Year 2020							-
Balance as the Beginning of the year	2,764		(4,203)	24	87		(1,328)
Profit for the year	-	-	175	-	-	-	175
Other Comprehensive Income	-	-	-	-	-	-	
Transactions With owners	-	-	-		-	-	
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	2,764	-	(4,028)	24	87	-	(1,154)
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provission Reserve	Others (Grants)	Total
Previous year 2019							
Balance as the Beginning of the year	2,748	-	(5,556)	504	88	1	(2,215)
Profit for the year	-	-	409	-	-	-	409
	_	- 1	-	-	-	-	
						_	-
	-		-	-	- 1		
Transactions With owners Dividend Paid		-	-		-	-	-
Transactions With owners Dividend Paid	-				-		
Other Comprehensive Income Transactions With owners Dividend Paid Regulatory Reserve General Provision Reserve	-	-	-		(1)	-	
Transactions With owners Dividend Paid Regulatory Reserve	-	-	-	-	(1)	-	

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31/03/2020 (Amounts in Milli

		Current	Bresieus Ouseter	Current Year Cumulative	Comparative Year Cumulative
		Quarter	Previous Quarter	Cumulative	(Previous Year)
		0.1/0.0/0.0	24/42/40	24/02/00	
	0 1 7 6 0 0 0	31/03/20	31/12/19	31/03/20	31/03/19
l:	Cash flow from operating activities:	175	044	475	
	Net income (loss)	175	211	175	
	Adjustments for:				
	- Impairment/Amortization	42	57	42	2
	- Net change in Loans and Advances	(270)	(1,000)	(270)	34
	- Gain/Loss on Sale of Assets	-	-	- 1007	
	- Net change in Deposits	1,097	551	1,097	(1,53
	- Net change in Short Term Negotiable Securities	-	-	-	-
	- Net change in Other Liabilities	(52)	(327)	(52)	46:
	- Net change in Other Assets	(352)	(531)	(352)	48
	- Tax Paid	(9)	(8)	(9)	(1
	- Others (specify)	-	-	-	(23:
	Net cash provided (used) by operating activities	631	(1,047)	631	(46
	O to the state of			-	
II:	Cash flow from investing activities:			-	
	Dividend Received	-	-	-	-
	Purchase of Fixed Assets	-	-	-	
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non-Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Others - CWIP	-	-	-	-
	Net cash provided (used) by investing activities	-	•	-	
III	Cash flow from financing activities:			-	
!!!	Repayment of Long-term Debt	(99)	3	(99)	10
	Proceeds from Issuance of Long Term Debt	(99)		(99)	(6
	Proceeds from Issuance of Share Capital		-	-	
	Payment of Cash Dividends		2	-	
	Net Change in Other Borrowings				66
	Others		-	-	00
	Net Cash Provided (used) by Financing Actitivities	(99)	5	(99)	60
	toroughten (accepts) and to the control of the cont	(00)		(55)	
IV	Cash and Cash Equivalents:				
	Net Increase/(Decrease) in Cash and Cash Equivalents	532	(1,042)	532	13
	Cash and Cash Equivalents at the Beginning of the Quarter	2,266	3,308	2,266	2,11
	Cash and Cash Equivalents at the end of the Quarter	2,799	2,266	2,799	2,24
			-		

CONDENSED STATEMENT OF CASH FLOW STATEMENT

28th April, 2020 Kelvin Mushi... Finance and Administrative Manager 28th April , 2020 Hilda Valerian..... We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has 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

28th April , 2020

Financial institutions Act, 2006 and they present a true and fair view. Name and Title 1. Prof. Dominicus Kasilo...... 28th April , 2020

Philipo Raymond .....

	MINIM	IUM DISCLOSURE	O	F CHARGES AND FEES	
	BILLINIE	ION DISCLOSURE.		CHANGES AND TEES	
SAVINGS ACCOUNT		CHARGES AND FEES		GENERAL CHARGES/ FEES	TZS
dividual Savings Account		20.000		GENERAL CHARGES/ FEES	123
count opening minimum amount nimum operating balance		5,000	_		
imum Interest Bearing balance		20,000		Dishonored/Unpaid cheque	
thly Service Fee dit Interest Rate		Free 2%			***
In Interest Rate		2%	_	Fund related	NA NA
nt Savings Account				Technical	NA
ount opening minimum amount		20,000			
mum operating balance mum Interest Bearing balance		5,000 20,000	_		
thly Service Fee		Free		DEPOSIT/WITHDRAWAL TRANSACTIONS	
dit Interest Rate		2%		Cash deposit at branch	Free
enite's/ Minor Savings Account			_		
ount opening Fee		Free		Cheque clearing (up to Tzs 1,500,000)	15,000
ount opening minimum amount		10,000		Cheque clearing (above Tzs 1,500,000)	1%
mum operating balance mum Interest Bearing balance		5,000 20,000	_		
thly Service Fee		Free		Cash withdrawal- (less Tzs 5,000,000)	1,000
est Rate		2%		Cash withdrawal- (Tzs 5,000,000 and above)	Tzs 1,000 plus 0.08% of excess above 5,000,000
hara Savings Account			_		Tzs 150.000
ount Opening minimum amount		65,000			
mum operating balance		50,000		Account closure	15,000
mum Interest Bearing balance thly Service Fee		50,000 5,000		Dormant account reactivation	3.000
est Rate		5,000 2%			
				Dormant account monthly Fee	1,000
up Savings Account ount opening Fee		Free	_	Premature/cancelled Fixed Deposit Fee	No interest given
ount Opening ree		10.000	_		
mum operating balance		5,000		Interim Statement Fee	1,000
mum Interest Bearing balance thly Service Fee		20,000 Free	_	Audit confirmation Fee	10.000
rest Rate		2%	_	Balance certificate Fee	20.000
cos Savings Account ount opening Fee		Free	_	Reference Letter	NA
ount Opening minimum amount		55,000	_	TT Outward local-TISS	NA NA
imum operating balance		50,000			
mum Interest Bearing balance thly Service Fee		100,000 2,000	_	TT Outward local- EFT	NA
est Rate		2,000	_	TT Inward local- TISS	NA NA
				TT Outward local- EFT	NA NA
u Savings Account ount opening Fee		Free	_		
ount Opening ree		10.000	_	Salary Processing (per entry)	2.500
mum operating balance		5,000		Bank Guarantees	NA NA
num Interest Bearing balance hty Service Fee		10,000 Free	_		
est Rate		2%	_	Balancy Inquiry	100
				Money Transfer	12.000
ingo Savings Account ount opening Fee		Free	_		
sunt Opening mee sunt Opening minimum amount		5,000	-	ATM card replacement	15,000
num operating balance		5,000		ATM w/drawal Fee (on us)	1,300
num Interest Bearing balance		20,000 Free	_		
hly Service Fee est Rate		See Table below	_	To other bank ATMs w/drawal Fee	1,300
				ATM mini statement	
ngo account interest rates are as	follows:			Wallet to Bank	1,000
-					
nths		Rate 4%	_	SMS alart	1,000
nths		5%	_	Bank to Wallet (Below Tzs 100,000)	1,000
nths		6%			
				Bank to Wallet (Tzs 100,000-199,999)	1,300
D DEPOSIT ACCOUNTS				Bank to Wallet (Tzs 200,000-299,999)	1.700
				Bank to Wallet (Tzs 300,000-399,999)	2.000
od Ra	ange 9.999.999,00	Rate 4.00%	-		
onths Up toTzs !	9,999,999,00	4,50%	_	Bank to Wallet (Tzs 400.000-499.999)	2,500
onths Up to Tzs !	9,999,999.00	5.00%		Bank to Wallet (Tzs 500,000-599,999)	3.000
months Up to Tzs t	9,999,999,00	6.00% 7.00%			
	9.999.999.00	8,00%	_	Bank to Wallet (Tzs 600,000-699,999)	3,500

## SIVIART MONEY

Tuesday 28 April 2020

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pandemic fight with sanitiser donation

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Sugar imports increase 88 per cent in February

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Expert urges customers to embrace digital banking to combat COVID-19

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## Airtel's coronavirus super donation peaks at 700m/-

**By Smart Money Reporter** 

HE coronavirus war vest received its largest donation yet this week when Airtel Tanzania Plc handed over a dummy cheque for 700m/to Minister for Health, Community Development, Gender, Elderly and Children minister Ummy Mwalimu.

Airtel Tanzania Plc's Board Chairman, Gabriel Malata said the donation is aimed at primarily health workers on the frontline in the battle against COVID-19 as numbers of confirmed cases surge multiple times daily.

Malata said health workers who continue to fight the outbreak on the front lines are facing several challenges including their safety. "I take this opportunity to congratulate the government on the measures it has been taking since the outbreak of this pandemic in the country. I also congratulate the Ministry for Health, Community Development, Gender, Elderly and Children for the efforts it has been taking in sensitizing the public on how to safeguard against COVID-19.

"As you are aware, Airtel Tanzania is owned in partly by the government which owns 49 percent of shares. In this case, it is good for the public to understand that they own Airtel Tanzania through their government. For that reason, we have come together to contribute 700m/- which will be used to provide protective equipment for the medical personnel," Malata added.

His comments were seconded by Airtel Tanzania's Managing Director, George Ma-



Airtel Tanzania Plc Board Chairman Gabriel Malata (L) hands over a dummy cheque for 700m/- to Health, Community Development, Gender, Elderly and Children minister Ummy Mwalimu (C) being donation in supporting state efforts to contain COVID-19. Right is Chief Medical Officer, Prof Abeli Makubi. Photo courtesy of Airtel.

is primarily meant to support frontline health equipment.

then who said the donation to the COVID-19 kitty workers who are reporting shortage of material

"Now more than ever, we all need to dedicate our capabilities to the needs of nurses, doctors, midwives and community health workers. At this moment of the crisis, no country can cope with medical needs alone," said Mathen who urged the private sector to mobilize resources, alongside the government to fight the raging pandemic.

Responding to Malata and Mathen's speeches, Minister Mwalimu said Airtel Tanzania is an important public private partnership saying the donation demonstrates real commitment to support committed health workers battling the scourge at the forefront.

"As individuals, members of the public should strictly follow the key hygiene measures and social distancing to help flatten the curve of the epidemic so as to avoid overwhelming hospitals," she

Airtel has already taken several steps to help mitigate the impact of social distancing aimed at protecting customers and staff against the novel coronavirus outbreak, among which include supplying sanitizers at all retail shops, minimize contact with clients but also where necessary provide gloves and face masks to front desk staff.

#### **COVID-19 delays Ewura picking of** winner of fuel marking firm tender

**By Smart Money Reporter** 

multi-billion shillings contract to provide fuel marking technology will only be known once the government relaxes restrictions imposed to contain the spreading of coronavirus outbreak.

Energy and Water Utilities Regulatory Authority's Corporate Affairs and Public Relations Manager, Titus Kaguo said the process to pick the winning bidder has been derailed by the COVID-19 pandemic which has stopped all public gatherings.

"This is a multi-billion shillings tender which can only be decided in a transparent manner hence all bidders should be present when picking the winning bidder," Kaguo said while stressing that the process is strictly adhering to the laws and government regula-

He said nine bidders purchased tender documents and they include: Authentix Inc., Intertek International Limited, GFI, Bureau Veritas SGS Tanzania Limited CGS Collateral Control Company Limited SICPA SA and Farali Computers.

as per PPRA regulations hence I call upon all bidders A WINNING bidder for a to remain calm because the exercise is always transparent," he added dismissing fears that delays are giving the current company to continue serving beyond its mandatory period.

Last November, Ewura floated an international tender seeking bidders for the fuel marking technology service with a deadline of December 2, 2019. "The Government of Tanzania has set aside funds for the operation of the Energy and Water Utilities Regulatory Authority during the financial year 2019/20. It is intended that part of the proceeds of the fund will be used to cover eligible payment under the contract for the provision of fuel marking services.

The Energy and Water Utilities Regulatory Authority now invites sealed tenders from eligible service providers for provision of fuel marking services," Ewura said in its tender invitation statement.

"All tenders must be accompanied by a tender security in an acceptable form in the amount of one hundred thousand United States dollars only or freely "The process is underway convertible currencies.







App Store

Google play



**Guardian** 

**SMART MONEY** 

## SBL boosts coronavirus pandemic fight with hefty sanitiser donation

By Smart Money Reporter

AMPAIGN to contain the spreading of coronavirus got a boost this week when Serengeti Breweries Limited joined a list of corporations by donating 1,250 litres of handsanitizers.

Speaking after handing over the consignment Ministry of Health, Community Development, Gender, Elderly and Children in Dar es Salaam, SBL Corporate Director, John Wanyancha said the brewer takes seriously the issue of community

"We believe this donation will go a long way in ensuring that those who receive it will maintain high hygienic standards to keep the lethal pandemic at bay," said Wanyancha adding that it's the second time that SBL is supporting government efforts to stem the spread of Covid-19 in the country. Two weeks ago, the brewer assisted the Ministry of Health to transport awareness creation posters and flyers to regional medical officers across the country.

He also said that apart from the donation to the ministry, the company has also provided sanitizers and masks to its field and factory staff as well as it distributors across the country to keep them safe from contracting the virus. SBL has about 800 employees and works with dozens of distributors in the country.

"The coronavirus continues to spread at an alarming rate globally resulting into



SBL managing directo Mark Ocitti.

significant economic impacts on countries and communities. Although not yet widespread in Tanzania, we still need to reinforce the fight against the pandemic hence SBL is committed to support such initiatives," the SBL Corporate Director added.

In remarks made after receiving the donation, Minister for Health Community Development, Gender, Elderly and Children, Ummy Mwalimu paid tribute to SBL for complementing government efforts fight against the pandemic, which needs a united front involving both public and private sectors.

"The war against the coronavirus is a challenging one for everyone, everywhere. It is also a very expensive war. We

all come together to save lives," Mwalimu

Incorporated in 1988 as Associated Breweries, SBL operates three breweries located in Dar es Salaam, Mwanza and Moshi with notable brands including Serengeti Premium Lager, Serengeti Lite, Pilsner Lager, Pilsner King, Tusker Lager, Kibo Gold, Guinness stout and Senator. The company is also home to world's renowned spirits such as Johnnie Walker Whisky, Smirnoff Vodka, Gordon's Gin, Captain Morgan Rum and Baileys Irish Cream.

Since its inception in 2002, SBL had its majority stake acquired by EABL/Diageo in 2010 which have since increased investment in international quality standards need a united front to win this war.....let's leading to increased volumes and brands.

## **Sugar imports increase** 88 per cent in February **NAIROBI**

SUGAR imports in February grew by 88 per cent compared with the same period last year as the county shipped in more commodity to bridge local deficit following

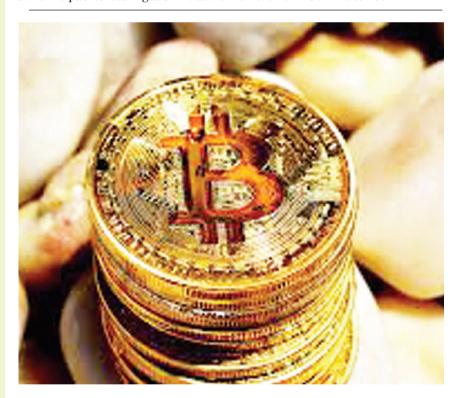
The Sugar Directorate said imports stood at 51,423 tonnes compared with 27,375 in the corresponding period last year. Local production grew a marginal five per cent in the period compared with last year following an increase in raw material.

"The growth in imports is attributed to increased table sugar imports in an attempt to bridge the rising domestic demand against declining local sugar production," said the directorate. It notes that the continued closure of Mumias and Chemelil factories during the review period have had a huge impact on production. Mumias Sugar, which has been shut for over a year, used to be a major producer with the largest installed capacity. But the financial woes and poor management has seen the factory halt production. It is now under receivership.

Total sugar sales in the review period were 48,800 tonnes compared with 66,000 tonnes sold in a similar period last year. Most of the State-owned companies have been performing dismally due to lack of sufficient capital, ageing machinery, mismanagement and political interference. In the review period, only three of the five government owned firms were operational.

Private millers continued to register impressive performance as they have installed new machines producing optimally and efficiently besides their private financial muscle. The directorate is pushing for adoption of irrigation schemes as one of the ways of boosting cane production.

The ex-factory sugar prices increased by 11 percent in February. However, enhanced imports of cheap commodity has seen the cost of the sweetener remain low in the months compared with Sh3,868 a tonne in the same period last year, with a two kilo packet retailing at Sh210 at the moment from 230 in December.



## **Bitcoin roars** again to life

BUOYED by an overall shift in risk sentiment, cryptocurrencies surged on Thursday, with bitcoin surpassing US\$7 500 for the first time since crashing in

Bitcoin rose as much as 9.1% to trade at \$7 556 as of 12.18pm in New York, while the Bloomberg Galaxy Crypto Index – which tracks some of the biggest digital assets – rose as much as 6.3%. Bitcoin tumbled 27% on 12 March as financial markets were pummeled by the widening coronavirus pandemic.

With the token nearing the top of its recent trading range, it could have enough momentum to break above the \$8 000 level, says Ed Moya, a markets analyst at Oanda Corp. "Bitcoin is starting to attract retail interest again," Moya wrote in a note. "With worldwide stimulus efforts showing no signs of easing, some traders are jumping into cryptos as a hedge against currency wars."

Cryptocurrencies have largely moved in conjunction with riskier assets over the past month, falling when equities come under pressure and rising when they gain. Stocks rose on Thursday on the back of optimism that parts of the US economy may start to open soon and oil rallying, with the S&P 500 on pace for its best month since October 2011.

Technical indicators suggest bitcoin needs to break above \$8 000 to start a run higher. In addition, with the 14-day Relative Strength Index (RSI) at 59, it hasn't entered overbought territory. Assets are considered overbought if the RSI exceeds 70. A break lower could mean bitcoin falls to around \$6 500, another major level of support.

Bitcoin was "seemingly magnetised by a previous resistance zone around \$7 500 level," said Denis Vinokourov, head of research at Bequant, a Londonbased digital asset firm. "This significant bullish bias encouraged leveraged money to return."

## Here's how South Africans are dodging Covid-19 alcohol ban

**JOHANNESBURG** 

A four-week ban on alcohol sales is forcing thirsty South Africans to get creative, from experimenting with home brews to sneaking over the border in search of a drink. That's worrying bottlers including wine and spirits manufacturer Distell Group, the nation's biggest wine ex-

The prohibition, one of the strictest in the world, was introduced March 27 under a nationwide lockdown to control the spread of the coronavirus. While many consumers stocked up – some showing off their bounty by circulating drinking challenges on social media – the extension of the shutdown earlier this month has led some tipplers to try home brewing as their supplies deplete. Others have taken more extreme measures of sneaking across closed borders to neighbouring countries for beer.

It's also led to more direct criminal activity, with Police Minister Bheki Cele condemning the burglary and looting of more than a dozen liquor stores. And law enforcers have also intercepted trucks carrying alcohol, including vehicles owned by Anheuser-Busch InBev found leaving depots with goods worth millions of rand. The company said it had permission to transport a portion of its inventory.

What's causing Distell anxiety is that in addition to the moratorium on sales, shipments overseas have been banned, crimping exports to key markets like Europe, the US and China. South Africa's ranking as the world's ninthbiggest wine exporter is in jeopardy, chief executive officer Richard Rushton said.

"We have nearly a half billion rand in value on open orders for export across all our categories, waiting for foreign customers in markets with no liquor ban," Rushton said in an emailed response to questions.

Silver lining Distell, which competes



**Distell Group CEO Richard Rushton.** 

with Pernod Ricard and Diageo, exports about R3 billion worth of wine, spirits and cider products a year. It's losing out on R8.2 million each day the ban remains in place. The nation has foregone as much as R200 million a week in wine-export earnings during the lockdown, according to industry estimates.

"When products aren't on the shelves, consumers will try replacements and in some cases it will be a more permanent lost sale," said Syd Vianello, an independent retail analyst in Johannesburg. "After the export ban is lifted, it may also be difficult to win back shelf space."

Among the unforeseen consequences of the ban are that the government is getting less tax drinking probably led to a quar-

funding to revive an economy hobbled by the lockdown. Almost 60% of the cash Distell makes is paid in a combination of excise and corporate tax to local governments.

Grape and apple farmers are also struggling – Distell buys more than a third of South Africa's grapes for wine, brandy and ready-to-drink beverages and half the country's apple juice concentrate, used for cider. And there's been an increase in the trade in illicit alcohol – an illegal industry that is likely to be maintained long after the lockdown is over, according to Distell.

It's not all been bad. One of the benefits of the alcohol ban has been that the reduction in revenue at a time when it needs ter, or 9 000, fewer trauma cases

in hospital wards every week, according to Charles Parry, a researcher at the South Africa Medical Research Council.

While South Africa will begin easing the lockdown at the end of April, many restrictions will remain in place, including the prohibition on the domestic sale of alcohol. It's still not clear whether the export of liquor will be allowed.

Distell is prepared for any eventuality.

"We have prepared plans and protocols in place to transition to a safe and responsible production environment to satisfy demand, alongside any change in domestic regulations around the sale of our brands," Rushton said.

## **Expert urges customers to** embrace digital banking to prevail over Covid-19

THE global community is currently facing serious challenges that have been brought about by the recent outbreak of the coronavirus. The widely-held medical view is that this disease spreads mainly through contact. Given this medical evidence therefore, people are being advised to minimize physical contact with one another, by practicing what is now commonly known as 'social distancing.'

Banking business changing quickly By their very nature, banks often attract large gatherings, as they service customers who transact at branches and it is common to see long queues in banking halls. The outbreak of COVID-19 is quickly changing the way banks do their business, especially as they take steps to safeguard staff and clients through enhanced hygiene measures and social distancing.

Banks have for a long time promoted digital banking, through various electronic or digital platforms as opposed to the traditional banking infrastructure like branches and ATMs, to promote efficiency in the delivery of financial products and services.

However, with the outbreak of this global pandemic, banks and their customers need digital banking innovations more than at any other time before. Accordingly, banks have seen the need to move quickly and implement enhanced digital financial services initiatives, to avoid customers making unnecessary trips to bank branches that will take them into banking halls and increase their risk of contracting COVID-19.

Comprehensive customer and stakeholder engagement

implementing Banks are comprehensive engagement campaign to ensure that customers are aware of how to use alternative payment channels (mainly mobile and online) as an alternative to branch visits.

Through its apex association, Tanzania Bankers Association (TBA), the banking industry has designed a fact-based communication strategy that will utilize various means of communications to educate customers on how to use alternative digital based channels to complete their banking transactions.

Bankers have also consulted with Bank of Tanzania and Mobile Network Operators (MNO) to see how these institutions can jointly facilitate the implementation of digital banking transactions more effectively and efficiently. Among the areas being jointly examined are the cost of digital transactions as well as digital interconnectedness.

Safety of digital transactions part of



the menu

One key aspect in digital banking is ensuring the safety of the transactions. Over time, security in digital transactions has improved, thanks to new technologies which have made it easier and more secure to make digital payments and also to deal with digital financial crimes.

It is noteworthy that digital transactions safety has two aspects, one being making the technology better in terms of protecting customers and early detection of financial crimes and secondly, enhancing financial literacy amongst bank customers who use digital banking. The banking community, through its financial literacy drive, is taking measures that are in line with the National Financial Education Framework (N-FEF), which aims at improving the levels of financial capability of the Tanzanian population, so that individuals are better equipped to act with confidence in making optimal choices in the management of their personal financial

As far as digital banking is concerned, people are being sensitized on a number of aspects, including what kind of information should or should not be shared. Also, the knowledge of the risk involved in doing transactions on public networks is being communicated to bank customers and the broader public.

Other measures

Apart from measures to enhance digital banking, banks recognize that these are difficult times for everyone, and will continue to be responsive to customers' needs, especially borrowers who have businesses that have been affected by COVID-19. Where it is unavoidable for customer to visit bank branches, banks have prepared modalities for ensuring customer protection from the epidemic by implementing the one-meter social distancing requirement, promoting clean hands and routine wiping of all surfaces with alcohol-based sanitizer.

As we continue to implement all possible measures to minimize the negative effects of COVID-19, it is important to emphasize that social distancing will be key in achieving this. We therefore encourage bank customers to utilize all available digital channels in facilitating their financial transactions and by so doing, facilitate social distancing. It is important to recognize that these are extraordinary times, which need extra-ordinary measures, hence the need for

Dr Joe Masawe is Head of Research and Policy at Tanzania Bankers Association.

## China takes steps to become first cashless society after Covid-19

As contactless payments become the norm amid the worldwide pandemic response, China rolled out its digital currency this month in four cities, setting it up to become the world's first cashless society.

The digital yuan is a public-private initiative, being tested in Shenzhen, Suzhou, Xiongan and Chengdu by franchisees like McDonald's and Starbucks, and other local businesses. It is a "game-changer" in financial services, Nameer Khan, chairman of the Mena FinTech Association, told The National, for a country that badly needs a break.

After four decades of growth, China's economy shrunk in the latest quarter due to the impact of the coronavirus epidemic. Since January, China has recorded more than 83,000 cases of Covid-19 and at least 4,500 deaths, mostly around the city of Wuhan, in central Hubei province, where the outbreak first started. With the pandemic still being felt across the world, officials believe the worst appears to be over in China, and measures are being rolled out to revive the world's secondbiggest economy.

Chinese people are no stranger to paying for goods and services through their smartphone. Local tech giants Alibaba and Tencent pioneered digital merchant payments around 2014, leading a transition away from cash, where they now account for 90 per cent of the \$17 trillion mobile payments market, according to CGAP, a financial inclusion think tank in Washington DC.

The companies, as well as the Chinese government, see digital payments "not as a goal in itself but as an entry point to a vast ecosystem of both offline and online goods and services and they are using the data generated to transform financial services as well as the physical retail industry," CGAP found. Mass uptake is enabled by the country's widespread bank account and smartphone ownership.

But such transactions have always relied on a cash-based system. The digital yuan is a currency that behaves People's Bank of China. A cryptocurrency, by contrast, is decentralised by

Franchisees of Starbucks, McDonald's and Subway chains in China are on the list of firms that will test the national digital currency in the near future, the South China Morning Post reported, along with locally-owned businesses like hotels, bakeries and gyms. Several years ago, China banned initial coin offerings and made it difficult for cryptocurrencies to find a foothold in the country, while simultaneously issuing research papers at regular intervals about developing its own digital currency.

"The digital RMB (remninbi, or yuan) is a natural evolution from digital payments," Ling Zhang, a vice president at Binance, told The Nation-

al. "No-one imagined how universal digital payments would be [from Tencent and Alibaba] five years ago. But it is a step-by-step understanding" and now consumers are ready for a digital currency, she said.

Covid-19, if anything, has been a "catalytic event" for cashless payments, which can rely on a digital currency. With fears of the virus spreading via bank notes, "the normal way I used to interact with people for the exchange of services or goods is not working anymore". Gauray Dhar. chief executive of payment technology company Marshal, told The National. Consumers will be forced to change their habits, he said, and he predicted that they will.

Last month, the UAE Central Bank encouraged the use of online and digital services "as a measure to protect the health and safety of UAE residents," increasing the maximum payment limit for contactless bank cards.

It also directed banks to replenish ATMs with new banknotes to prevent the spread of the virus. Cash has a few other problems that digital currencies address, according to FinTech advocates. The average life of a \$10 bill is 4.2 years and studies have found between 53 per cent and 100 per cent of local currency are contaminated, according to Mr Khan, of the Mena FinTech Association. The US Federal Reserve reports that the cost of printing a \$1 bill is 5.5 cents while the cost of printing a \$5 bill is 11 cents.

"One study estimated that in 2018 alone, the global cost of printing paper currency was \$35.3 billion. This, by the way, does not include the cost of distributing, collecting, destroying the paper currency and counterfeiting of currency notes," Mr Khan said. Nationalised digital money can also counter new digital currencies, therefore protecting a country's sovereignty, he

Indeed, the digital yuan is understood to be as much about consumer spending domestically as it is about China's global trade ambitions. Jason Wu, chief executive of digital savings company DeFiner, said its digital currency will allow China to "sidestep" a US-dommuch like normal cash, but exists only inated financial system and a reliance as code in a digital wallet, backed by the on the US dollar. It may set China up to become the leader in a globalised digital economy for transactions.

> But beware, he added, of growing competition among major economies to roll out similar digital currency products. Facebook's Libra, for example, is "a very similar move", Mr Wu told The National, and he predicted the digital token, backed by a basket of currencies, may gain traction with US legislators as the economy struggles amid the pandemic. Recently, a lone senator in Congress, Sherrod Brown, has advocated for a digital dollar wallet to be incorporated in consumer stimulus packages amid Covid-19. Mr Brown's pitch for a 'FedAccount' would be a free bank account to receive money, make payments and take out cash through member banks and post offices, according to the bill proposal.

## Zimbabwe lockdown: The high cost of Harare's demolitions

FOR 57-year-old Farai Chikanya, talk that people would lose their jobs following the governmentimposed lockdown in Zimbabwe was not much of a bother.

Having been retrenched in 2015, all he wanted was to reopen his grinding mill, which he operated at an open space in Harare's high-density suburb of Glen View. But besides the loss of income due to coronavirus, Chikanya faces an additional obstacle. His business was operating outside of the sites designated for such businesses - in other

For Chikanya, the lockdown has meant loss of revenue for more than a month, cutting off his ability to pay rent or feed his family. He knows Zimbabwe's government is struggling financially and he did not expect the country to be first in line when global lenders doled out support to fight the impact of the coronavirus, he said. He did not expect financial support from government. All he wanted was to return to his grinding mill. There are many like him.

According to Farai Mutambanengwe, founder and executive officer of SME Association of Zimbabwe, small-scale operators are not holding their breath for a government stimulus package.



'People just want to get on with their lives'

"From our membership, there doesn't seem to be much clamouring for support, but rather about being able to operate," he said in a response via text message. "The main issue is the disruption of business itself, but the assistance being asked for is pretty much the same things they wanted anyway, outside of the lockdown situation.

"I think people just want to get on with their lives as best as possible. They are aware of the situation, and government's limitations," Mutambanengwe

**Demolitions** 

But for Chikanya, and many others dotted across Zimbabwe's capital Harare, the possibility of returning to their workstations has now been dashed. This is after the Harare City Council began demolishing illegal structures across the capital

Spokesperson for Council Michael Chideme said the municipality was taking advantage of low human traffic during the lockdown to move the Chikanya. stands to properly designated sites. There were, however, fears that some of the businesses that were operating illegally, like Chikanya's, could not be accommodated at the designated sites.

Chideme said while council would try to accommodate everyone, business operations like Chikanya's would have to follow approved procedures and look for accommodation at areas reserved for such kind of businesses.

"The rationale for this exercise is to remove all illegal structures. Whether one has a grinding mill or not, for as long as you are operating illegally, one has to move," he said.

Millions in the informal sector

In a country where the unemployment rate is approximately 90%, according to economist John Robertson, millions had turned to the informal sector, where most also operated from illegal spaces and structures. The 2019 Labour Force and Child Labour Survey indicated that the share of informal economy employment was 76% of total employment, indicating the high levels of informality in the country.

But, with the Zimbabwe government already facing budgetary constraints and grappling with rampant unemployment before the virus hit, it will be hard-pressed to provide support for people like

The fallout from the virus could place 25% of permanent formal jobs and 75% of casual/ temporary formal jobs at risk, according to the Zimbabwe National Chamber of Commerce in a research note in the wake of Covid-19. Council's move will only add to the numbers.

#### Coronavirus and hunger

"We are now fighting the battle at two fronts, Covid-19 and hunger," said a dejected Chikanya after the corrugated building housing his grinding meal was demolished by Council officials. Chikanya is skeptical he'll be able to revive his business once the virus is brought under control.

He said the processes and costs of getting a trading place and an operating licence for his grinding meal were too onerous. "When the lockdown is over, I don't think my business will swiftly reopen. By the time the lockdown ends, I would have spent more than a month without any income, where will I get the money to formalise my business?" he lamented.

"This was my livelihood, but I don't see us winning." Chikanya's plight is shared by smallenterprise owners who, in addition the Covid-19 induced lockdown, have been caught up in the demolition of illegal structures campaign.

## Guardian www.ippmedia.com

## WORLD

#### Healthy again, British PM says too risky to relax lockdown yet

**LONDON** 

PRIME Minister Boris Johnson returned to work yesterday after recovering from COVID-19 with a warning that it was still too dangerous to relax a stringent lockdown hammering Britain's economy for fear of a deadly second outbreak.

Looking healthy again after a lifethreatening bout of the coronavirus, Johnson compared the disease to an invisible street criminal whom Britons were wrestling to the floor.

"If we can show the same spirit of unity and determination as we've all shown in the past six weeks then I have absolutely no doubt that we will beat it," the 55-year-old said outside his Downing Street home a month and a day after testing positive.

ALTHOUGH U.S. President

Donald Trump explained that his

earlier remarks were sarcastic on

injecting disinfectants and using

ultraviolet light to possibly kill the

novel coronavirus, the whimsical

suggestion has prompted govern-

ment, business and medical profes-

sionals to sound the alarm at once

The words "disinfectant" and

"bleach" have been tweeted al-

most 1.6 million times, more than

to protect confusing citizens.

"I ask you to contain your impatience because I believe we are coming now to the end of the first phase of this conflict and in spite of all the suffering we have so nearly succeeded."

With unemployment soaring, many companies crippled and a recession looming, Johnson said he understood the concerns of business and would consult with opposition parties pressing for clarity on a pathway out of lockdown.

But with Britain suffering one of the world's highest death tolls - 20,732 hospital deaths reported as of Saturday - he stressed it was still a time of maximum risk and there would be no swift lifting of restrictions.

"We simply cannot spell out now how fast or slow or even when those changes will be made, though clearly



**Prime Minister Boris Johnson** 

the government will be saying much more about this in the coming days," he said.

"We must also recognise the risk of a second spike, the risk of losing control of that virus and letting the reproduction rate go back over one because that would mean not only a new wave of death and disease but also an economic disaster."

The most stringent lockdown in peacetime has left Britain facing possibly the deepest recession in three centuries and the biggest debt splurge since World War Two.

Johnson's government, party and scientific advisers are divided over how and when the world's fifth-largest economy should start returning to work, even in limited form.

Is Trump's disinfectant advice adoptable? Professionals raise alarm

The government is next due to review social distancing measures on May 7. Johnson initially resisted introducing the lockdown but then changed course when projections

showed a quarter of a million people could die.

Since the lockdown on March 23, his government has faced criticism from opposition parties and some doctors for initially delaying measures, limited testing capabilities, and lack of protective equipment for health workers.

Opposition Labour Party leader Keir Starmer urged Johnson to set out when and how economic and social restrictions might be eased - as did some Conservative Party donors.

"Simply acting as if this discussion is not happening is not credible," Starmer wrote in a letter to Johnson.

Perhaps to meet that criticism, Johnson said his government would take the decisions on the lockdown with "maximum possible transparency". "I want to share all our working and our thinking, my thinking, with you the British people," he said.

Latest data on Sunday showed deaths related to COVID-19 in hospitals were up by 413 in the previous 24 hours, the lowest daily rise this month. Some 29,058 tests were done on April

Based on those statistics, the United Kingdom has the fifth worst death toll in the world, after the United States, Italy, Spain and France.

But the full British toll is much higher as statistics for deaths outside hospital - for example in care homes - are slower to be published. Agencies

(WHO) has also warned against us-

ing ultraviolet disinfection lamp to

"UV lamps should not be used

to sterilize hands or other areas of

skin as UV radiation can cause skin

irritation," the WHO said on its of-

ficial website.In response, Trump

tweeted Saturday, without holding

his daily coronavirus briefing, that

the briefing was "not worth the

time & effort" and put the blame

squarely on U.S. "lamestream" me-

dia for asking "hostile questions"

and reporting fake news.

kill the novel coronavirus.

#### **Brazen motivations** behind Washington's 'let-China-pay' campaign

WHEN countries worldwide are racing to save lives threatened by COVID-19, some ultra-conservative U.S. poli-

hype up the theory that China should be blamed for the global public health crisis, and should pay for related losses. There are three brazen motivations behind the demagogu-

The first is to divert public criticism of the U.S. administra-

"Bashing China is always good politics in the U.S.," Su-

A recently leaked GOP memo also stressed the same

China's achievements in the pandemic fight and preventing Beijing from becoming more influential geopolitically.

Conservatives in the West tend to believe that Beijing is seeking to promote its governance model in other countries, and to elevate its international standing by actively providing assistance to other struggling countries in the pandemic.

ing the deterioration of the pandemic, offering extremists in some economically overwhelmed countries a handy ex-

The third is using the pandemic as an opportunity to boost the drive to contain China, such as lobbying U.S. allies

U.S. Secretary of State Mike Pompeo told the Fox Business Network earlier this month that countries should rethink their development of telecommunications infrastructure, including the adoption of China-based Huawei's 5G technol-

Despite the escalating China-smearing campaign, their compensation plot will never succeed. Beijing will not pay because of such fabricated reasons, while there was also no

The ravaging pandemic is the common enemy facing the in good faith. The U.S. conservatives' moves to cover up their own failures by shifting blame and public attention render the global fight much harder.

## **BEIJING**

ticians have been trying to politicize the pandemic for their own gains. Of their many insidious China-smearing plots, one is to

tion's slow and botched handling of the pandemic.

san Thornton, a former assistant secretary of state for East Asian and Pacific affairs, recently commented during a webcast organized by think tank the New America Foundation.

strategy by advising Republican candidates to address the COVID-19 pandemic by aggressively attacking China. The second is to seize the moral high ground, denying

Thus, they have gone to great lengths to portray China as the origin of the virus, and to accuse the country of caus-

cuse to shift blame.

to ban Chinese enterprises.

ogy, given China's way in tackling the COVID-19 pandemic.

such precedent in previous pandemics.

human race. To defeat it, all nations need to work together will only harm those still struggling in the pandemic, and

## Hong Kong airport operates full-body disinfection channel

Hong Kong International Airport is the world's first airport to trial the "CLeanTech" facility in live operation. (Photo cour-

**HONG KONG** 

THE Airport Authority Hong Kong (AA) is using several latest disinfection technologies including a full-body disinfection channel and cleaning robots in the Hong Kong airport to reduce the risk of the COV-ID-19 spread. The disinfection channel is

an enclosed facility similar to a telephone booth in size where users can complete disinfection and sanitizing procedures in 40 seconds, the AA said Sunday in a statement. The interior surface of the fa-

cility is equipped with antimicrobial coating which can remotely kill virus and bacteria on human bodies and clothing by using the technologies of photocatalyst and "nano needles," the AA said, noting that the Hong Kong International Airport is the world's first airport to use the facility.

Currently, the disinfection channel is used by public health staff who bear quarantine duties at the airport. have also been used to ensure lic areas and passenger facili-



hours after Trump's stunning re-

marks, according to Bloomberg cit-

Friday also issued an alert on Twitter that "under no circumstances should any disinfectant product the phrase "COVID-19" over the 24 be administered into the body



through injection, ingestion or any other route," after they received calls regarding questions about disinfectant use and COVID-19.

UK-based disinfectant and hygiene product manufacturer Rechkitt Benchkiser, the maker of Dettol and Lysol, issued a statement on Friday morning that disinfectant products, under no circumstance, should be allowed to enter human body, either through injection, ingestion or any other route.

The U.S. cleaning and bleach product maker Clorox also clarified that under any circumstances, bleach and other disinfectants are "not suitable for consumption or

The World Health Organization

equipped with ultra violet light sterilizer and air sterilizer, operate round-the-clock in public toilets and key operating areas in the terminal build-

ing, the AA said. The robots can move around autonomously and sterilize up to 99.99 percent of bacteria in its vicinity, including both the air and object surfaces, in just 10 minutes.

Besides, the AA is also conducting a pilot test of applying antimicrobial coating at all passenger facilities, including check-in counters, baggage trolleys and elevator buttons, among others.

After completion of the trial in May, the AA will consider implementing it as a long term disinfection measure.

The AA spares no effort in ensuring that the airport is a safe environment for all users and will continue to look into new measures to enhance the cleaning and disinfection work, Steven Yiu, deputy director, Service Delivery of the Xinhua

#### Some 100 people arrested a day in London for domestic violence during coronavirus lockdown

IN the six weeks up to April 19, officers across London had made 4,093 arrests for domestic abuse offences -- nearly 100 a day on average -- and domestic abuse calls have risen by around a third in the last six weeks, the Metropolitan Police (the Met) has revealed.

Charges and cautions have increased by 24 percent since March 9, when people with COVID-19 symptoms were asked to self-isolate, compared to last year, said Commander Sue Williams, the Met's lead for safeguarding.

Domestic incidents, which can include family rows not recorded as crimes, have seen a 3 percent increase since last year, and jumped by 9 percent between March 9 and April 19, said the Met Police.

There have been two domestic-related murders recorded in London as police continue to warn of an increased risk of abuse during the strict measures in place, said the Scotland Yard, metonym for the headquarters of the Met Police.

## World needs to enhance macro policy coordination with responsibility to cope with pandemic

ties at the airport.

The cylindrical

THE global economy is facing huge pressure as almost every country in the world is suffering from the COVID-19 pandemic.

Under such background, it remains an important topic that how the world, while jointly combating the virus, should enhance the hedging of macro policies through cooperation, minimize the impacts from the pandemic on world economy and avoid the secondary hazards of the economic downturn. It addresses both the present and

In a sense, the COVID-19 pandemic is also an economic emergency. The Institute of International Finance revised down its growth forecast for the world three times in a month, and the International Monetary Fund (IMF) believes that the coronavirus pandemic will turn global economic growth "sharply negative" this year, and the world might face the worst economic crisis since the Great Depression of the

ference on Trade and Development projected that the global foreign direct investment (FDI) inflows in 2020-2021 may hit their lowest levels since the 2008-2009 financial crisis.

Autonomous cleaning robots thorough disinfection of pub-

tesy of Airport Authority Hong Kong)

These forecasts demonstrate that the COVID-19 pandemic will result in inevitable severe impacts on global

Countries around the world must join hands, in case the "black swan" turns into a "grey rhino" that threatens the development of world economy. Great perils bring to light the fraternity of strangers, said IMF Managing Director Kristalina Georgieva when giving a speech on the development of the world economy, quoting French novelist Victor Hugo. She encouraged the world to unite together, and jointly face the economic impacts from COVID-19 with courage and compassion.

To prevent the world economy from falling into recession, countries need

1930s. Besides, the United Nations Contolleverage and coordinate their macro policies to counteract the negative impact as the outbreak has disrupted production and demand across the globe, said Chinese President Xi Jinping at the virtual G20 summit on COVID-19.

He stressed that the world needs to implement strong and effective fiscal and monetary policies, better coordinate financial regulation, and jointly keep the global industrial and supply chains stable.

Besides, it also needs to protect women, children, the elderly, people with disabilities and other vulnerable groups, and provide for people's basic needs, he said.

China's proposals sent a strong signal to stabilize the world economy, and injected confidence in global economic development.

The promises made by G20 leaders to stabilize global economy and finance, boost market confidence, guarantee employment and livelihood and

reduce COVID-19's impacts on global trade and supply chain demonstrated their resolution to offset the impacts and protect the stability of the world economy with stronger measures and more solidarity.

Synergetic macro policies will not only mitigate the impacts, but also improve the world's capability to cope with shocks and turbulences.

China, enhancing coordination on bilateral and multilateral levels to actively promote the implementation of the G20 consensus and call on G20 members and international society to play their roles in crisis response and global economic governance, has received positive response.

Members of international society should carry on the spirit of cooperation and do their best to reduce the damage of the pandemic on society and economy, recover global growth, stabilize the market and enhance economic resilience with all possible pol-

icy tools.

At present, China is amplifying its efforts to offer bulk drugs, daily necessities and pandemic prevention materials to the international society. It will keep implementing active fiscal policies and prudent monetary policies, steadfastly expand reform and opening up, relax restrictions on market access, continue improving business environment, and expand imports and foreign investment.

The exacerbating global spread of the novel coronavirus and the severe challenges faced by the world economy are making it more difficult for China to secure its economic performance, but with the giant size, strong resilience and enough policy tools, the country has the confidence to reduce the loss to the lowest and complete its yearly tasks for economic and social development.

As China achieves important progress in work resumption, it is also

injecting stronger confidence in the international society.

The world believes that China's experience in resuming production has set an example for the world and the country's economic recovery has brought the world hope. By sending an obvious and positive

signal of economic pickup and conducting positive interaction with the world, China is instilling positive energy in global economy.

The economic resilience of the world and global economic governance capabilities are facing severe tests - a critical moment that calls for precise targeting, solidarity and cooperation.

Only by upholding multilateralism, enhancing macro policy coordination, jointly safeguarding the open world economy and gathering strength of common development, can the world economy withstand the tests and embrace a brighter future.

People's Daily





Afghan students read books at a mobile library in Kabul, capital of Afghanistan, July 2,

#### China promotes, contributes to peace, reconciliation in Afghanistan

attracted much attention as an interna- Quadrilateral Coordination Group tional hotspot issue. The endless con- (QCG made up of Afghanistan, Pakiflicts and wars have brought profound stan, China and the U.S.), advocating disaster to the Afghan people, hindered peace and maximizing common interthe country's construction, and severe- ests. Its efforts have won the respect ly affected regional peace and stability. and trust of all parties. Is the country unable to walk out of turmoil and get rid of the miserable fate? China continues to play a constructive People can't help but ask.

that resorting to force and violence can and the people, seize opportunities, easily lead to a vicious cycle in which demonstrate responsibility and courrevenge breeds revenge and the people age, and jointly work toward the politiare plunged into an abyss of misery. To cal arrangements and security frameresolve disputes through dialogue and work that are accepted by all parties. seek long-term stability through negotiation is the right way out.

U.S. signed a historic peace agreement responsible manner, increase investwith Afghanistan's Taliban at the end of ment in the peaceful reconstruction February this year that includes with- of Afghanistan, and crack down on drawal of foreign troops from Afghani-terrorist forces. stan, Taliban reduction of violence, Peace cannot sustain without secure counter-terrorism and the start of the livelihoods. Development is the key to intra-Afghan negotiations.

agreement as a positive step in achiev-sustainable peace in Afghanistan. Only ing a political solution of the Afghan is- by returning to normal work and life sue, and hopes that all important agen- as soon as possible and letting more das can be steadily advanced to make people have schools to go and become the deal a window of opportunity for a employed and medically secure can peaceful reconciliation process.

Peace, like air and sunshine, is hardly for violence and turmoil. noticed when people are benefiting Since Afghanistan started the peace from it, but none of us can live without and national reconciliation process in

the greatest aspiration of more than 30 opment and capacity building for Afmillion Afghan people and the common ghanistan based on the latter's needs. expectation of regional countries and the international community.

and is complex and sensitive. Achiev- scholarships to Afghanistan every ing peace requires the concerted co- year. It has built schools, hospitals operation and unremitting efforts of all and other infrastructure and livelicircles in Afghanistan and the interna- hood projects for Afghanistan and extional community.

cess in Afghanistan over the years, by nuts, saffron and carpets. upholding the vision of building a community with a shared future for man- and Road Initiative, China has promotkind and following the "Afghan-led and ed the interconnection between Af-Afghan-owned" principle and on the ghanistan and countries in the region, basis of fully respecting the sovereignty helped Afghanistan take advantage of of Afghanistan and the will of all parties its location and enhance its capacity in the country.

The country has worked as a mediator and convenience provider of the Afand all sectors of society have strongly ghan peace and reconciliation process. supported Afghanistan's fight against Its constructive and important role has the novel coronavirus pneumonia been welcomed and praised by all par- epidemic by actively offering material ties concerned.

China has promoted establishment deep friendship to Afghan people. of the China-Afghanistan-Pakistan Trilateral Foreign Ministers' Dialogue, the bumpy. However, no matter how far China-Russia-U.S. trilateral consultation the destination is, we will get there as on the Afghan peace process, and the long as we have perseverance. China SCO-Afghanistan Contact Group.

It has built a platform and created role and make important contribuconditions for the advancement of tions in the process of peace and recpeace reconciliation in Afghanistan, onciliation in Afghanistan. This is the contributing Chinese wisdom and solu- common expectation of the people of

multilateral mechanisms and meetings country with Chinese characteristics such as the Kabul Process, the Moscow in the new era.

FOR 40 years, the Afghan issue has Talks, the Istanbul Process and the

After the U.S.-Taliban deal was inked, role, urging all parties in Afghanistan Human history has repeatedly proved to focus on the interests of the country

At the same time, the country calls on foreign troops stationed in Afghan-After a year and a half of talks, the istan to withdraw in an orderly and

solving all problems. Economic and China welcomes the signing of the social development is essential for the country eliminate the root causes

2001, China has provided assistance To stop violence and restore peace is within its ability in economic devel-

The country offers thousands of training opportunities and more than The Afghan issue has a long history one hundred Chinese government panded transportation corridors and China has played a constructive role opened the domestic market for Afin advancing the reconciliation pro- ghan specialty products such as pine

> Under the framework of the Belt for independent development.

Recently, the Chinese government assistance, sending Chinese people's

The road to peace is hard and will continue to play a constructive China and Afghanistan and the due China also takes an active part in meaning of the diplomacy of a big

## Liberian official dies from COVID-19

#### **MONROVIA**

MARCUS Soko, head of Liberia's drug enforcement agency, died in Monrovia while receiving treatment for COVID-19, the government confirmed on Saturday.

Soko (pictured), died on Friday at the 14th Military Hospital in Monrovia, the capital city, said Eugene Nagbe, Liberian minister of information, cultural affairs, and tourism. The deceased Liberian official had been on treatment against the COVID-19 for the past two weeks.



Liberia recorded 19 new cases of COVID-19 earlier on Saturday, bringing the tally to 120, Nagbe told the media. So far, the West African country has reported 11 deaths, while 25 cases have recovered. Local health officials are tracing 630 contacts of confirmed cases, according to government data.

Following the development, Liberian President George Weah has instructed state security agencies to enforce the government's directive of compulsory wearing of face masks in public. The new regulation also called for violators to be arrested.

## China-Africa unity, joint anti-virus efforts unshaken by rumours

#### **NAIROBI**

FRENCH television France 24 in an article recently posted on its website debunked some fake videos, reproaching the disinformation that seek to sow discord between China and Africa at a time when the world is grappling against the COVID-19 pandemic.

France 24 said a violent video in which a group of people can be seen beating an African man went viral on Twitter and other social media.

The video purporting to show discrimination towards foreign nationals, particularly Africans, in China, is fake, it said, adding that it was an old footage that was shot not in China and had nothing to do with COVID-19.Such rumors intended to nurture distrust between China and Africa never end, but can not last long as facts always speak louder.

#### **FACTS SPEAK LOUDER**

In the southern Chinese city of Guangzhou, there are 30,768 foreigners including 4,553 Africans as of April 10. "We take the same prevention and control measures for all personnel entering Guangzhou regardless of their nationality, race and gender," said Liu Baochun, director of the municipal foreign affairs office, when answering questions about local health management services during the COVID-19 epidemic at a press conference on April 12.Daniel Chisenga, Consul General at the Zambian Consulate in Guangzhou, said there were no cases of any Zambian harassed.

Alima Danfakha Gakou, consul general of Mali in Guangzhou, told media on April 18 that the various measures have shown the importance Guangdong has attached to African residents, and a communication mechanism has been established between the African consulate generals and Guangdong and Guangzhou authorities.

"The measures taken by the Guangdong government to prevent the virus are very helpful and we talk about it with great pleasure," said Ethiopian Consul General in Guangzhou Teferi Melesse Desta

."This is a time of jagged nerves," Charles Onunaiju, an expert in China-Africa studies recently told Xinhua in an interview, when talking about confusion and conflicting information over the conditions of Nigerians living in

The relations between China and Nigeria should never be undermined by controversies surrounding the novel coronavirus, he said. Another fact is that China has been firmly supporting Africa's fight against COVID-19 since the disease broke out on the continent.

Despite remaining pressure to contain the epidemic at home, China has donated personal protective equipment, offered relief funds, and sent experienced medical experts, standing ready to assist African countries to the best of its ability.



Members of Namibia's COVID-19 pandemic task team attend a video consultation conference with Chinese medical experts in Windhoek, Namibia, April 14, 2020. (Xinhua)

The latest batch of medical supplies ment and Chinese enterprises have in donated by China arrived Thursday in the Ethiopian capital Addis Ababa and is expected to be transferred to Angola, Cameroon, Central African Republic, Chad, Djibouti, Lesotho, Madagascar, Namibia, Niger, Rwanda, Somalia as well as Tanzania's Zanzibar, with more said to come. Chinese experts and officials from health and customs departments also shared information and experience about COVID-19 in video conferences with specialists from the African Union (AU), the Africa Center for Disease Control and Prevention (Africa CDC), and various African coun-

As COVID-19 cases continue to surge across the African continent, a 12-member team of Chinese medical experts was dispatched on April 16 by the Chinese government upon at the request of the Ethiopian government. On the same day, some other Chinese medical experts arrived in Burkina Faso. China has also activated its medical teams stationed there to help fight COVID-19. COOPERATION ESSENTIAL

Mafa Sejanamane, permanent representative of Lesotho to the AU and the United Nations Economic Commission for Africa (UNECA), said that China's support is "essential" to Africa's fight against COVID-19.

"We are pleased that the Chinese people and government are on the forefront of this particular struggle. With the cooperation of all our international partners, we will be able to triumph," said Sejanamane, who is also Lesotho's ambassador to Ethio-

According to the Africa CDC, the death toll from the ongoing COVID-19 pandemic on the African continent passed 1,300 as the number of confirmed cases rose to 27,852 as of Friday afternoon.

"The global community should forge strong partnership if the world has to overcome the crisis," Costantinos Bt. Costantinos, who served as an economic advisor to the AU and the UNECA, told Xinhua on Friday.

Noting that both the Chinese govern-

recent weeks continued sending shipments of medical supplies to hard-hit countries across Africa, Costantinos said China has been "rallying for global coordination in managing the coronavirus outbreak" and "striving to take the lead against the coronavirus crisis.'

"COVID-19 is a global threat, affecting each and every inhabitant of planet earth, with zero regard for ethnicity, social status, wealth or any other of the various strata which have been contrived, over centuries, to set us apart from each other," said Sibusiso Moyo, Zimbabwe's minister of foreign affairs and international trade.

"Misguided assumptions with regard to the origin and the consequent attribution of blame take us nowhere, render a difficult situation even more challenging and impact negatively relations between and amongst brotherly nations and peoples," he said."Let us not, therefore, allow ourselves to be sidetracked or deflected from the main task at hand by engaging in any form of stigmatization, accusation or blame," said Moyo."Blame is not the answer.

The answer is organizations, countries, institutions, and governments bringing their resources together to team up to provide these kinds of medical supplies and medical equipment for the protection of the people So, this is a very good example," said CEO of Ethiopian Airlines Tewolde Gebremariam, when commenting on China's contribution to Africa.

#### LASTING FRIENDSHIP

Despite challenges arising from the COVID-19 pandemic, African experts said the long-standing Africa-China relations that are based on mutual respect and understanding will remain intact or become even stronger."Pandemics or differences will come and go, but the Africa-China relations will remain because they are built on sound principles and understanding," said Owen Sichone, immediate past director at Zambia's Copperbelt University Dag Hammarskjold Institute for Peace and Conflict Studies. Xinhua

#### US and Russia mark significant WWII moment

#### **WASHINGTON**

RUSSIAN President Vladimir Putin and US President Donald Trump published a joint statement to commemorate the 75th anniversary of the meeting between Soviet and US soldiers at the Elbe River, hailing the trust and cooperation between the two countries, the Kremlin said.

The declaration was aimed to highlight cooperation between America and Russia throughout World War II and it commemorated the 75th anniversary of the linkup of US and Russian troops at the Elbe in Germany on April 25, 1945. It signified the end of the war was near.

"April 25, 2020, marks the 75th anniversary of the historic meeting between Soviet and US soldiers, who shook hands on the damaged bridge over the Elbe River," said the statement issued between the two on Saturday, adding that the event heralded the decisive defeat of the Nazi regime.

"The meeting on the Elbe represented a culmination of tremendous efforts by the many countries and peoples that joined forces under the framework of the United Nations Declaration of 1942," it said.

In the statement, both Trump and Putin said they sought to cast their differences aside and work with one another on major issues.

The joint statement described the historic meeting between Soviet and American forces as "an example of how our countries can set aside differences, build trust and cooperate in the name of a common goal".

The statement hailed the "Spirit of the Elbe," calling for joint action to confront the most important challenges of the 21st century.

"As we work today to confront the most important challenges of the 21st century, we pay tribute to the valor and courage of all those who fought together to defeat fascism. Their heroic feat will never be forgotten."

The statement was first published by the Kremlin, and the White House published it later as well.

In a video published on Twitter, the US Ambassador to Russia John Sullivan said the meeting at the Elbe was "a symbol of what we can achieve when we work together for a com-

The statement by Trump and Putin comes amid deep strains in US-Russian ties over many issues, from arms control and the US alleging Russian intervention in Ukraine and Syria, to US charges that Russia has spread disinformation about the novel coronavirus pandemic and has interfered in US election campaigns.

The last time the US and Russia came together to celebrate the anniversary of the Elbe meeting was in 2010 when president Barack Obama and president Dmitry Medvedev met as the administration attempted to reset relationships between the coun-

Putin this year invited Trump to attend Moscow's May 9 celebration of the World War II victory, with the president instead choosing to send his national security adviser Robert O'Brien before the event's cancellation due to the pandemic.

Trump said he had hoped to travel to Moscow to mark the anniversary. He said he hoped to promote co-

operation with Moscow, and said he believed Putin's denials of Russian interference in the 2016 US presidential election.

Earlier this month Trump spoke with Putin on two consecutive days about oil production as the fossil fuel industry in both countries faces historic lows.

## China's ground-based meteorological observations become automated

CHINA'S ground-based meteorological observations became fully automated as the 2,423 statelevel meteorological observation stations across the country finished setting parameters on relevant business software, transmitted data and stored information in the database on March 31

In the past, the first thing that meteorological observers learned after getting into the career was that they need to go to the observation field to get and report relevant data immediately when observation time comes, no matter the weather.

To perform the duty, many observers have experienced unusual difficulties and dangers. Some once tied themselves to a bigger item so that they wouldn't be blown away by the strong winds during observation; some had their hands stuck to frozen equipment when working on a cold winter morning; some rushed to the observation site even when they were soaked wet in pouring

Gao Jicai is a 59-year-old meteorological observer who has worked at Taishan weather forecast station on Taishan Mountain

in east China's Shandong province since 1978.

"I used to report meteorological observation data seven times a day and aviation weather observation data 24 times a day. Besides this, I must also report dangerous and important weather observation data in a timely manner," Gao

said. "I couldn't sleep a wink during my duty, for I was afraid that I would miss the time for reporting," Gao disclosed.

There was no road on Taishan Mountain when Gao took the job. All the equipment and living

the mountain by Gao and his colleagues, with one trip taking at least five to six hours. At that time, they were not only meteorological observers but also "heavers". After carrying supplies up to the mountain, they often stayed at the station and lived a time of social isolation for more than 20

The automation reform of surface meteorological observation in China has brought significant changes to the job of meteorological observers across the country. Real-time observation

materials had to be carried up to obtained at China's National Meteorological Center has indicated that the automatic observation frequency will be four to eight times higher than that of manual observation; the number of cloud observatories will rise up to three times as many as before, and the amount of data will be increased by about 10 times.

Besides, the time needed for data transmission will be greatly reduced from minutes to seconds; the data transmitted will be 99 percent complete; the interval will be reduced from five minutes to one minute. In a word, the automatic observation also enables data to be transmitted faster and more efficiently than before.

"Our generation is lucky," said Yu Ding, a post-90s meteorological observer in a meteorological station in Xiongan New Area, north China's Hebei province.

The station where Yu works has introduced intelligent meteorological services, innovative technologies, and meteorological data for intelligent urban construction. It has also powered the observations with edge-cutting technologies and equipment such as cloud computing, big data, Internet of

Things, and artificial intelligence The improved frequency and

efficiency of surface meteorological observation and the larger amount of data transmitted have enhanced China's capacity to provide more accurate meteorological services to the public, enabling the country to better meet the demands of weather forecast services and providing powerful support for the realization of accurate forecasts and high-quality services.

People's Daily

## **Guardian**



FILE PHOTO: U.S. golfers Tiger Woods (L) and Phil Mickelson walk to the 11th tee during the second day of practice for the 2018 Masters golf tournament at Augusta National Golf Club in Augusta, Georgia, U.S. April

#### **Tiger Woods promises trash talking** during charity match but within limits

**NEW YORK** 

TIGER Woods promised that next month's madefor-TV match with Phil Mickelson, Tom Brady and Peyton Manning will be an entertaining contest as the quartet try and raise funds for charities involved in fighting the COVID-19 pandemic.

With professional golf suspended due to the coronavirus outbreak, Woods gave a brief outline of what fans tuning into The Match: Champions for Charity, can expect to see.

"It's going to be Peyton and I against Tom and Phil," Woods told Golf Digest about the pairing up with the two NFL greats.

"There has been a little bit of trash talking already, a little bit of banter back and forth. It'll be like that when we compete but it won't be as rough as what we have in our text exchange.

"We haven't decided exactly what charities we're going to be donating all the money to. We're going to be divvying it out (to) a lot of different causes that have had the impact for this virus and that type of

Although the exact location and date have yet to be confirmed, it is expected to take place near

Woods, winner of 15 major titles, has been cooling his heels at home since the PGA Tour suspended its season after the first round of the Players Championship on March 12.

The tour is scheduled to resume on June 11 but rather than speculating about his playing plans, Woods opted to reveal some surprising sports that he enjoys watching.

He joked that while the Los Angeles Dodgers (baseball), Lakers (basketball) and Raiders (NFL) are the only teams that exist in his mind, he has also developed a taste for what most Americans might consider weird foreign sports.

"Whether it's playing in Oz (Australia) or in the Middle East or even in the UK, cricket's pretty prevalent, so I watch a lot of cricket," he said.

"I've watched a lot of rugby for a number of years. In Japan (last year) we got a chance to play with some of the rugby guys. I just can't believe that those guys don't play without pads.

"It's incredible as big and as strong as they are, no helmets, no pads on, nothing, just hit." And darts has also piqued his curiosity.

"They come out in the robes and everyone's into it, the chants the singing ... it's pretty fun to watch!"



#### Nadal pessimistic over chances of return to normal for tennis

**MADRID** 

RAFA Nadal has said he is very pessimistic about the possibility of tennis returning to normal any time soon because of the new coronavirus pandemic that shut down the sport last month. Professional tennis has been suspended until the end of July, at the earliest, and the Spaniard

said on Sunday that serious problems stand in the way of a resumption. "From my point of view, I'm very pessimistic that the circuit can resume normal activity," the world number two said in an online chat organised by the Spanish Tennis Federation.

"In tennis, you need to travel every week, stay in hotels, go to different countries. "Even if we play without an audience, to organise any event you need a lot of people involved, which cannot be ignored. At an international level I see a serious problem."

of the Olympic Games, which includes tennis, and the cancellation of Wimbledon. French Open organisers have rescheduled that event for the end of September, shortly after the

The coronavirus outbreak has decimated the world sports calendar, forcing the postponement

U.S. Open, although Nadal said public health took priority over tennis tournaments. "We have already said many times we are in a very difficult moment, for everyone," Nadal added. "Step-by-step it looks like things are slightly less bad, but we've been through one and a half very

tough months, lots of irreparable losses and other losses that are less important, but without doubt will cause suffering in society in the following months.

"I hope it will be months not years because it's also an economic issue as well. Lots of people are going to lose their jobs. These are sad moments when you see so many people dying.'

Nadal, 33, said that even when tennis does resume the players will need to recover their fitness

## **Tokyo Olympics: Questions, few** answers in face of pandemic

THE Tokyo Olympics were postponed a month ago. But there are still more questions than answers about the new opening on July 23, 2021, and what form those games will

In the face of the coronavirus pandemic, will the Olympics really start in 15 months? If so, in what form? With fans? Without fans? Can they open without a vaccine? TV broadcasters and sponsors provide 91% of the income for the International Olympic Committee. How much pressure will they exert on the form these Olympics take? What about the Beijing Winter Olympics, opening in February 2022. China is where the coronavirus was first discovered, and the authoritarian government has been draconian in terms of lockdowns and travel restrictions.

IOC President Thomas Bach has already said there is "no blueprint" in assembling what he called this "huge jigsaw puzzle.'

"I cannot promise ideal solutions," he said. "But I can promise that we'll do everything to have the best possible games for everybody."

Q: Some scientists are skeptical the delayed Tokyo Olympics can open in 15 months. What are the prospects?

A: Many scientists believe an Olympics with spectators can't happen until a vaccine is developed. That is probably 12-18 months away, experts say, and then there will be questions about efficacy, distribution, and who gets it first. Kentaro Iwata, a Japanese professor of infectious disease, said last week: "I am very pessimistic about holding the Olympic Games next summer unless you hold the Olympic Games in a totally different structure such as no audience or a very limited participation." Yoshitake Yokokura, president of the Japan Medical Association, came to the same conclusion in a recent interview. An Olympics in empty venues is looking more likely, which is the scenario for many sports. Fans hungry for some action may have grown accustomed to this configuration by the time the Olympics arrive.

postponed a month ago. But there are still more questions than answers about the new opening on July 23, 2021 and what form those games will take.(AP Photo) Contract signed in 2013 to pay most from 206 nations. The Paralympics with thousands of matches. It needs of the bills. The IOC has already said the delay will cost it "several hundred million dollars." IOC member John Coates, who oversees preparations for Tokyo, said this money will go to struggling international federations and national Olympic committees, and not to Japan organizers. The bills keep piling up. Japan originally said the Olympics would cost \$7.3 billion. Officially the budget is now \$12.6 billion, although a national audit board says it's twice that much. All but \$5.6 billion is public money. And now come the costs of the delay. Tokyo organizers were upset last week with the IOC. On its website it had Prime Minister Shinzo Abe saying

#### Q: Where do we stand with venues and the Olympic Village?

Japan would pick up the added costs.

The IOC deleted the statement, even

though in principle it is correct.

A: Not much word so far. CEO Toshiro Muto has said it will take time to see if all these venues can be **Q**; **Postponing the Olympics will** used. Of course, some may require **be costly. Who will pick up the** renegotiated contacts. Proprietors of A: In two words: Japanese taxpayers. pressure to cooperate so the Japanese organizers and the IOC original competition schedule can

add 4,400 more.

In this March 24, 2020, file photo, the Olympic Flame burns during a ceremony in Fukushima City, Japan. The Tokyo Olympics were

TOKYO 2020 OLYMPIC TORCH RELAY

#### O: What about tickets?

**A:** Organizers have said they will try to honor tickets already purchased. Officials say a total of 7.8 million are available. Organizers budgeted \$800 million in revenue from ticket sales, and unprecedented demand has pushed that to \$1 billion. That's roughly 15% of the \$5.6 billion of the privately funded operating budget. This income can't be sacrificed with the bills piling up. Same is true for \$3.3 billion sold in local sponsorships. The problems will arise if ticket holders are not allowed to attend and want refunds. Tickets carry a "force majeure" clause, which might free organizers from the obligation to provide refunds. However, it's not clear that COVID-19 will stand up as a justification.

#### Q: How reliant is the IOC on income from broadcasters and

A: A massive 91% of IOC income is from those two sources – broadcasters are lifted. Taking the flame away from all venues will be under tremendous and sponsors – and 73% is from Japan could also upset the hosts. broadcasters. Bach has said the IOC China took the flame on a world tour does not have "cash flow" problems, in 2008, which was met with protests have said they are "assessing" the be maintained. Tokyo's Big Sight and the committee reportedly has a over China's human rights policies. added costs. They have not ventured convention center is likely to remain reserve fund of about \$1 billion. But At the time IOC President Jacques an estimate – at least not publicly. the media center. Muto said it has it stages only two events every four Rogge said the "crisis" threatened the Estimates in Japan range from \$2 been configured for the Olympics and years, almost the entire source of its Olympics. World tours with the flame billion to \$6 billion. Host country Japan hinted it would likely stay that way. \$5.7 billion income in a four-year cycle. have not been held since. is bound by the terms of the Host City The Olympics draw 11,000 athletes It's not like a soccer or baseball league

the Summer Olympics. American broadcaster NBC pays more than \$1 billion to air each Olympics. The IOC will push the Olympics to go forward, in whatever form.

#### Q: Where is the Olympic flame, which arrived from Greece on

A: It was taken off public display earlier this month in Fukushima prefecture, located 250 kilometers (150 miles) northeast of Tokyo. Muto said after the Olympic torch relay was canceled that "the Olympic flame was put under the management of Tokyo 2020. Obviously in the future there is a possibility it might be put on display somewhere. However, for now it is under the management of Tokyo 2020 and I'm not going to make any further comment on the issue." There are suggestions the IOC is thinking of taking the flame on a world tour, hoping to use it as a public-relations tool and a symbol of the battle against the virus. However, any tour would be impossible until travel restrictions

## **Rodman Rules: Armstrong talks** Rodman's role in Bulls titles

By TIM REYNOLDS

DENNIS Rodman was one of the rivals Michael Jordan had to conquer on his way to his first run of three straight NBA titles. And Rodman then became one of the teammates who helped Jordan pull off his second threepeat.

B.J. Armstrong saw both sides.

Armstrong was there in the beginning, when Jordan and the Chicago Bulls needed time to figure out how to eventually beat Rodman and the Detroit Pistons for Eastern Conference supremacy and a trip to the NBA Finals in 1991 that started the title run. And Armstrong was on the other side in 1997-98, playing for a Charlotte team that lost to Jordan, Rodman and the Bulls in the East semifinals that season.

For as good as the likes of Jordan and Scottie Pippen were, Armstrong – the longtime NBA guard and three-time NBA champion with the Bulls who is now a California-based sports agent – cautions against underestimating Rodman's role on those Chicago title teams in 1996, 1997 and 1998.

"The thing I always admired about Dennis was he was a very, very intelligent player, and after all of the hair colors and semantics and all those things, underneath that was a really, really good basketball player, very fundamentally sound," Armstrong told The Associated Press. "And I would argue that it would have been very difficult for the Bulls to win without him, because it's hard to win when you don't have bigs who can play with the physicality that's necessary to win at a championship level. And Dennis could meet the challenge.'

Rodman's colorful tenure with the Bulls was one of the primary story lines covered Sunday

night when the third and fourth episodes of the ESPN and Netflix documentary "The Last Dance" – a 10-part series built around Jordan's final season with the Bulls in 1997-98 – aired for the first time. Among the Rodman stories covered Sunday night: His "vacation" to Las Vegas, one that went longer than the 48 hours that the Bulls were willing to allow him for a break.

"Dennis always brought energy and always brought effort," Armstrong said. "And the way he did it, it was contagious."

The Pistons famously had "The Jordan Rules" when they were atop the NBA and holding off the up-and-coming Bulls during Detroit's title runs in 1989 and 1990.

Armstrong said in 1998, Charlotte had its version of special rules as well - not for Jordan, but for Rodman.

"I mean, the guy just understood how to rebound," Armstrong said. "We had an assistant coach on our staff at the time, Paul Silas. And Paul used to always tell us that what Dennis is doing, you can't prepare for. He was that good. You couldn't box him out. You had to face-guard him. The reason he was a great rebounder was he understood offensive schemes and he understood the timing of the

The Rodman rules didn't work: He averaged 17.6 rebounds, by far the best in the series, and Chicago ousted Charlotte in five games.

"All the other things that went on around him, that was just Dennis," Armstrong said. "But make no doubt about it - when he was between the lines, he was an excellent, excellent basketball player."

Two new episodes of the documentary will air each Sunday night through May 17.



**SPORTS NEWS** 

### Guardian

#### 'Live' and slightly dangerous, stars on their sofas compete for fans

**PARIS** 

ACROSS social media, sports stars denied the chance to play in front of a crowd are increasingly going "live" in sometimes surprising ways to connect with an audience.

To the delight of fans, happy to discover some hidden facets of their idols, stars from Karim Benzema to the Brazilian legend Ronaldo and even Rafael Nadal, who initially struggled with Instagram, are dropping their habitual discretion to interact live with their millions of followers.

"As competitions are suspended, sportsmen and women are no longer necessarily supervised by the club's press officer," Boris Helleu, an expert on digital strategies in sport, told AFP.

"The athlete becomes his own media and can speak out on subjects that we didn't hear about before."

One of those who has cracked open his armour on a range of topics is the normally prickly Benzema, who posts videos on YouTube as "Nueve Live" -- a play on his shirt number, and has more than 33 million Instagram followers.

His broadcasts have attracted as many as 130,000 viewers live with hundreds of thousands more catching up later.

The tone is relaxed and humourous, but the French striker has also been mildly controversial, taking sides in French rap politics and also airing his grudge over being banned from the French team.

Asked about Olivier Giroud, who played centre forward when France won the World Cup two years ago, Benzema replied: "Everyone knows the difference between F1 and karting, and I'm F1.'

Benzema also builds his audience by chatting with the type of celebrities who appeal to a young Francophone audience, but when it comes to star guests, no one tops Ronaldo.

Ronaldo, the president of Valladolid in La Liga, has interviewed FIFA president Gianni Infantino and also talked to fellow Real Madrid Galacticos David Beckham, Roberto Carlos, Iker Casillas and Luis Figo.

Switching from Portuguese to English, Spanish and Italian, the only existed and was only possible Brazilian double Ballon d'Or winner through the traditional press. Now chatted matily with former teammates as if in a private phone call with an old friend, even though tens of thousands of people were watch-

When his turn came, Beckham said he had watched the earlier chats and thought "Figo talked too much". Ronaldo responded by defending the Portuguese winger with a series of wife jokes.

sharp and articulate in English, has worked his way through the upper echelons of men's tennis in a series of live chats which have moved beyond good-natured banter into the politics and economics of the sport. - 'I'm a disaster' -

Roger Federer and Andy Murray. "As you can see I am a disaster," he said at one point.

A star aiming for a young audience, Antoine Griezmann of Barcelona, opted for gaming platform Twitch when, along with brother Theo, he hosted a live online com-

Contestants included fellow members of the France World Cup team Paul Pogba and Ousmane Dembele as well as the best known French online combat gamers. In 24 hours shooting virtual guns, they raised 29,200 euros (\$31,600) for the Red Cross.

In a medium where he can set the agenda, Benzema, a polarising player, has revealed a "frankness" that seemed both natural and confusing.

- 'Tepid water' "The mistake would be to consider that he's a loose cannon, when he's not," Helleu said. "On the contrary, the difficulty of the exercise is to be authentic and not a glass of tepid water. And that, for the moment, he does it well," said Helleu, a professor of sports management at the University of Caen.

"Many footballers aim to counter the erroneous image of the guy who's just good at kicking a ball, by showing that they have a personality, a sense of humour and an opin-

The athletes with their social media are exploiting a void caused by the cancellation of live sport normally shown by television rights holders and are attracting a young

"Before, the sportsman's voice that's no longer the case," says Helleu. "Once the competition is back on track, it will be interesting to see if Benzema says: 'We had a good time, I'm keeping this going." His

## Italian government sets May 18

game was played, Italy's top soccer division finally has a target date to resume

Premier Giuseppe Conte announced Sunday that professional sports teams can resume training on May 18, while individual sports can resume practice on May 4.

The move means that the Serie A league could resume playing games in June - albeit without any fans in the sta-

Conte said that starting on Monday, Sports Minister Vincenzo Spadafora "will work intensely with ... the soccer system, the professional sports in general, to find a road map that we have already partly defined in terms of the resumption of individual training on May 4 and teams on May 18.

"Then we'll evaluate if the conditions will allow the leagues that were suspended to be completed," Conte added.

Serie A has been suspended since March 9, when the government ordered a nationwide lockdown due to the coronavirus emergency.

Italy had the bad luck of being

, and its official total of 26,600 fatalities lags behind only the U.S. in the global death toll

"Being a big soccer fan like so many Italians, at the start it seemed strange to me that the season could be interrupted and suspended," Conte said. "But obviously we found ourselves involved in this health, social and economic emergency. And I think everyone, even the most ardent fans, understood that there

Meanwhile, Novak Djokovic,

Nadal caused great amusement as he struggled with the technology in a three-way Instagram chat with

Helleu said the Real Madrid striker was using the medium well.

ion," he added.

audience.

followers can't wait for that.

## return for soccer training

Twelve rounds remain in Serie A, plus NEARLY seven weeks after the last four other games that were postponed from the 25th round. Also, the Italian Cup was suspended after the first leg of the semifinals. Eight-time defending champion Ju-

ventus leads Lazio by one point in the Serie A standings. At least 15 Serie A players have tested positive for COVID-19. Most of the infected players have recovered, although Atalanta's reserve goalkeeper Marco

> Sportiello was still positive as of Wednesday, according to the ANSA news agency. Sports medicine officials have clashed over a proposed health protocol for soccer players - specifically over the issue where if a player or team official tests

wasn't any alternative."

their teammates should be quarantined. "There needs to be a gradual return and it requires a rigid protocol," Spadafora said. "The FIGC (the Italian soccer federation) presented a protocol and the technical-scientific commission said it wasn't sufficient yet. It needs more analysis and only after that analysis can we say if the season will resume or not."

positive for the virus, how long - if at all -

Before Conte's nationally televised speech and news conference, health ministry figures indicated that Italy had seen its lowest day-to-day increase in deaths - 260 - since mid-March, during the first week of lockdown.

Conte said that all sports would resume with the maximum precautions.

"We're big fans of sports and we want well for all of our idols," he said. "We certainly don't want them to get sick."

## How Anelka, Drogba blazed trail with chaotic season in China

**SHANGHA** 

A PAY dispute, an eccentric owner and smashed-up furniture -- and arguing with fans for refusing to bow.

When Premier League stars Didier Drogba and Nicolas Anelka made surprising moves to China in 2012, they put Chinese football on the map.

Carlos Tevez, Marouane Fellaini and others would ultimately follow as money poured into the Chinese Super League, but the former Chelsea duo's chaotic spell served as a cautionary tale.

Anelka lasted only one, turbulent year at Shanghai Shenhua while his fellow forward Drogba did barely six months at the club. Drogba signed in June 2012 at 34, just weeks after he

scored the winning penalty for Chelsea in the Champions League final against Bayern Munich. "For me it would have been easy to go to another team in Europe but I chose China because of the chal-

lenge," he said at the time, after becoming one of the world's best-paid players on a reported \$300,000 a Hundreds of Shanghai Shenhua supporters mobbed the Ivorian as he touched down in Shanghai.

goalkeeper Wang Dalei said. Drogba lived up to expectations, obliterating opposition defences and scoring eight goals in 11 matches. Shenhua fans affectionately called him "Devil

"Shenhua's nuclear bomb has arrived," Shenhua

Anelka was already at Shenhua when Drogba pitched up having also signed from Chelsea, in January 2012, on similarly vast wages.

But while Drogba was a success on the pitch, the Frenchman found himself sometimes playing out of position in defensive midfield or on the wing. Anelka managed only three goals in 23 matches be-



Didier Drogba scored the winning penalty for Chelsea in the 2012 Champions League final before moving to China (AFP Photo)

fore both departed China in January 2013. - 'I don't care' -

So what went wrong?

Shenhua, one of the traditional heavyweights of Chinese football, were owned at the time by video gaming mogul Zhu Jun, who fancied himself as a player on occasion.

Zhu made Anelka China's first direct import from the Premier League and he also lured another famous Frenchman, Jean Ti-

But the ex-Fulham manager was hit by a player revolt against his training methods and was sacked after just five games in

Upon learning his services were no longer required, Tigana departed the stadium before kick-off for a home game, leaving Shenhua without a coach for the match and empty seats in the dugout.

Anelka, who had no coaching experience, gone. announced he was Tigana's replacement.

But Zhu soon brought in Argentine Sergio Batista as coach, much to Anelka's annoy-

The former Arsenal, Real Madrid and Liverpool forward also became embroiled in a public row with a fan after refusing to perform the customary bow following a defeat.

"I don't care," Shenhua's skipper, nicknamed "Le Sulk" by British press because of his moody demeanour, reportedly said.

There was the odd high, such as a 5-1 home thrashing of rivals Hangzhou Greentown with Drogba scoring twice and Anelka laying on two assists.

But it was only a glimpse of what might have been and the pair found themselves pawns in a boardroom dispute.

Zhu said his fellow owners had promised him a majority stake because of his heavy investment, and he threatened to withhold the foreign players' salaries unless they handed it over.

Drogba and Anelka missed several games between them towards the end of the season, ostensibly due to injury, but many suspected the dispute was to blame.

Shenhua finished the season ninth out of 16 teams, despite Drogba's fierce determination to win - after one match ended in a draw he smashed furniture in the dressing

"Wait for me, I'll be back," Drogba told media after scoring on the final day of the

Weeks later both he and Anelka were

## Messi has everything, so how does he get better?

By Tim Vickery, South America correspondent

DUE to the enforced break caused by the coronavirus outbreak, it is highly unlikely that Lionel Messi will kick a competitive ball before his 33rd birthday -- he reaches the milestone in two months -- but as a player who has set absurdly high standards over the course of the last decade-and-a-half reaches the end of his career, the question is often asked: How can one of the greatest to ever play the game keep improving?

I was lucky enough to get an early look at his talent. At the start of 2005 I was in Colombia for the South American Under-20 Championships. Messi was a virtual unknown, even to the Argentines. He had been living in Barcelona for four years, had played one friendly for the first team and there were rumours that he might be something special -certainly Spain were interested in his services -- so Argentina made sure they got in first.

They did not give him the No. 10 shirt and, at 17, he was two years younger than the vast majority of the other players in the tournament. He cut a shambling, unkempt, tiny figure. Merely to look at him no one could have predicted that he would have a brilliant future on the field ... until he got on the ball.

Some of Messi's genius was already apparent: especially the way that the ball was tied to his left foot as he ran, changing direction and speed as he went. He also showed a precocious capacity to influence events around him, to find space, take the right decision, and ensure that his individual talent was always at the service of the collective.

Over the subsequent seasons these abilities have been refined, developed, matured and amplified. In the words of his old friend and former club and country teammate Javier Mascherano, where almost all players are controlled by the game, Messi controls it.

As he moves from his early to mid-30s, there is little room for improvement and plenty of scope for decline. Is there much more he can learn or improve in technical and tactical terms? Probably not. Physically, he can only go one way (in the race between time and the athlete there is only ever one winner). But there is one sense in which he can still improve and does seem to be improving: leadership on the pitch.

Messi's first 18 months with the Argentina side coincided with the end of the international career of Roberto Ayala. Centre-back and captain of the team, Ayala recalls the young Messi as a painfully shy figure, telling 90min.es recently: "He practically didn't speak. He came out to train because it was obligatory. If not, he would have stayed in his

And even as Messi grew into a global star, there was always the feeling -- especially in Argentina, where a vocal style of leadership is valued -- that he was in his own little world, happy talking to his old friend Sergio Aguero but uncommunicative with many others. Until last year's Copa America.

Veteran observers of the Argentina side were struck by the change in his behaviour. Messi was a vocal figure around the hotel, on the pitch and with the press after the game. He was full of encouraging words for his teammates, and was quick to defend the team to the journalists -- he even talked himself into trouble, making unwise accusations about the integrity of the competition once Argentina had been eliminated, and picking up a three-month suspension as a result.



Angel Di Maria, who has shared an international dressing room with him since 2008, was enchanted with his teammate. "This Copa America was different," he said. "I liked the way he spoke to the group and to the press. For the younger players this was fundamental. I really like this Messi."

This change has not happened by chance. With an analytical mind that is so good at reading the game, Messi appears to have focused on how he could improve as he gets close to the final years of his career. Speaking up may not come naturally to him, but it was what he needed to do in order to develop further.

Whether he likes it or not, his technical excellence and importance to his teams thrusts him into the spotlight and makes his behavior important. And so he has become a leader for club and country.

With Barcelona he has defended the group against accusations from sporting director Eric Abidal that some had not been trying hard enough, and more recently made his displeasure known at the way

that the club directors were using public pressure to force the players to reduce their salaries. In his role on the coaching staff of the Argentina side, Ayala said he has been enjoying the mature version of the man he played with almost 15 years ago.

"He's grown a lot in the recent past," he added. "Nowadays he's a leader on and off the field, able to find the right word. He participates in everything, talking to his teammates, asking how they are. He's vocal before the games, and he does things that really help the group."



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## SPORT

How Anelka, Drogba blazed trail with chaotic season in China

**COMPREHENSIVE REPORT, PAGE 19** 



Arusha's Future Stars Academy members prepare for a match in a past Chipukizi Cup tournament, which took place in the region. PHOTO; COURTESY OF

#### Mrisho Ngassa opens up on refusal to join El Merreikh

#### By Correspondent Adam Fungamwango

YANGA winger, Mrisho Ngassa, has lifted the lid on reasons which forced him to opt out of committing himself to Sudan's El Merreikh in 2013, saying he had already put pen to paper for Yanga.

Ngassa pointed out joining El Mereikh would have meant he was set to face punishment from CAF given he would have signed for two sides.

Speaking on the issue, seven years after it had happened, the speedy player disclosed many soccer followers do not know reasons for his refusal to feature for El Merreikh and they simply heaped criticism on

He said he had looked forward to heading to Sudan, the deal though came at a time he had entered contract with Yanga, with only a month left in his contract with Simba.

"I had one month left in my contract with Simba. I had though signed for Yanga at the time, the El Merreikh contract was tabled after I had sealed contract with Yanga," the winger noted.

"I would therefore have faced punishment from CAF for signing for two clubs if I had headed to El Merreikh," Ngassa disclosed.

He nevertheless landed an opportunity to play professional soccer in South Africa after he had put pen to paper for the then Premier Soccer League (PSL) club, Free State Stars.

Ngassa was later released by Free State Stars and made his way back to the Mainland Premier League, playing for Mbeya City FC and later Ndanda FC. He later on returned to Yanga.

Ngassa noted he had all along chose to opt out of commenting on the issue but he feels he should put the issue clear as many soccer followers feel he wasted his opportunities.

"Honestly I could have been prone to punishment, people would have as well blamed me for that. El Merreikh could have had to sort out the matter with Yanga, it could have been difficult for the Sudan club to compensate Yanga," he disclosed.

Ngassa was embroiled in the issue in 2013 when he was left with one month in his contract with Simba, a squad that had roped him in from Azam FC in a loan

He was given green light by Tanzania Football Federation (TFF) to don Yanga's green and yellow jerseys, whilst being directed to pay Simba 45m/- in compensation.



and lifestyle as well as interviews with notable people from the entertainment, art and fashion industries

eastafrica 06:00 Supa Breakfast

10:00 MAMAMIA 12:00 Kipenga Xtra 13:00 Planef Bongo 16:00 EA Drive 20:00 Kipenga

21:00 The Cruise

16:30 #HASHTAG

18:30 Music/Soap 19:00 EATV SAA 1

19:45 MJADALA

20:00 DADAZ (r

17:00 5SELEKT

17:55 Kurasa

18:00 eNewz



KMKM's player (R) dribbles past Mwenge FC defenders when the two outfits locked horns in a recent Zanzibar Premier League game.

## ZFF dismisses calls for revival of Union League

#### **By Correspondent Michael Mwebe**

ZANZIBAR Football Federation (ZFF) spokesman, Adam Natepe, has dismissed efforts to revive the defunct tournament known as Union League as irrelevant due to Zanzibar clubs' direct participation in continental club competitions.

The tournament, which was an annual feature in the past, had involved top three outfits from the Isles' Premier League and their counterparts from Mainland Tanzania Premier League.

Many years after the competition's abandonment, several football stakeholders from both sides of the Union have called for the re-introduction of the once famous competition that involved top teams from both sides of

The Tanzania championship was determined between the top teams of

the Mainland and Island (Zanzibar) leagues between 1982 and 2003.

The league was scrapped when Zanzibar became an associate member of the African soccer governing body Confederation of African Football (CAF) in 2004.

However the vocal Natepe has led a chorus of rebuttals of the idea of reintroducing the Union League claiming that it is no longer fit for purpose for Zanzibar clubs.

"The scrapping of the Union League enabled two Zanzibar clubs to get direct tickets to play in continental competitions every year. Zanzibar can't forgo such an opportunity," he noted. "It will be impossible for Zanzibar clubs to

compete in the Union League and earn continental tickets.' "They stand no chance against their Main-

land counterparts at the moment. The status quo should remain for Zanzibar sides to participate in CAF inter club competitions," he said.

Natepe admits the competition had its unique qualities and could be repackaged as an extension of other competitions that involve

clubs from both sides of the Union.

"Maybe we can reintroduce the Union League by reformatting and repackaging the Mapinduzi Cup which also involves top sides from both sides of the Union," he added.

Zanzibar's status as an associate of CAF meant the Isles' clubs can take part in continental inter-club tournaments.

The Isles' national teams though are not allowed to compete in the Africa Cup of Nations.

Playing on the continent has always been viewed as a work of considerable difficulty for Zanzibar clubs who have never made it to the money bracket and are mostly eliminated in the preliminary stage almost every year.

In 2017, the Confederation of African Football unanimously voted to admit Zanzibar as a full member of the continental soccer body at its annual meeting, which took place in Ethiopia.

However, CAF made an embarrassing u-turn and rescinded Zanzibar full membership four months after the historic decision that sent jubilation in the semi-autonomous archipelago off the coast of Tanzania.

#### ic, we are still going ahead with preparations, hoping that these infections will be contained in a few months' time," Alfred Itaeli, the Director of Future Stars Academy,

Also to participate this year are youth teams from Japan but this again will depend on how soon international flights will resume glob-

Japan to participate in East

African

Chipukizi Cup 2020

**By Correspondent Marc Nkwame** 

JAPAN, South Africa and Demo-

cratic Republic of Congo are three

countries expected to debut in this year's East African Youth Soccer

tournament, known as 'Chipukizi

Cup', set to take place in Arusha in

It is being hoped that by Decem-

ber, 2020 the ongoing global di-

saster of Covid-19 will be over and

pave way for the 11th edition of the

Organized by the Future Stars

The event will bring into Tan-

zania more than 150 teams from

countries, which include Kenya,

Rwanda, Democratic Republic of

"Despite the current pandem-

Academy of Arusha, the Chipukizi Cup 2020 is scheduled to take

place from December 8-13.

Congo and South Africa.

December.

competition.

According to the organizers registration and participating fees will be done online.

Categories for the competition will include the U-17, U-9, U-11, U-13, U-15, U-17 and U-20 for both male and female teams.

Kenya topped last year's Chipukizi Cup', which was the 10th edition of the competition but hosts Tanzania were far behind either.

The neighbouring country won four trophies including those of U-7 category, won by Sakata Soccer, U-9 category won by Express Soccer and the U-11 category that had Angaza Soka squad lifting silverware.

Soka Talents won the U-13 category of the East African youth soccer competition, which took place at the Tanganyika Game Trackers (TGT) venue for five days.

But it was no surprise, given Kenya had brought 114 squads to Arusha, while the hosts managed to field only 52 outfits.

Azam FC of Dar es Salaam lifted the U-20 category trophy, while Saint Patrick School of Arusha won the U-17 category, Upendo friends of Arusha took the U-15 category silverware.

Tanzania managed to garner four trophies last year, including the U-20 (Azam FC), U-17 (Saint Patrick), U-15 (Upendo Friends) and for the girls, the U-20 (Arusha Soccer Center) and U-15 girls (Future Stars Academy).

### Flexibles by David Chikoko

