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# JPM hails Z'bar leaders for good work by GNU



President John Magufuli welcomes Zanzibar First Vice President Seif Sharif Hamad (L) to Chato State House in Geita Region yesterday, as Zanzibar President Dr Hussein Ali Mwinyi looks on. Photo: State House

**By Guardian Reporter**

PRESIDENT John Magufuli yesterday hailed Zanzibar First Vice President Seif Sharif Hamad for joining the Isles Government of National Unity (GNU), expressing the hope that his vast experience will spur development there.

Speaking at a ceremony to welcome Zanzibar President Dr Hussein Mwinyi in Chato District, Geita region, Dr Magufuli said Hamad worked with previous governments and leaders, and that his contribution is already showing results in the good work being done by GNU.

He said the opposition leader's wealth of experience will help Dr Mwinyi steer Zanzibar on the right path and deliver quality services as per the promises made during the general election campaign.

Seeking to assert the pace of union institutions, he said that Seif Sharif will serve GNU freely with his whole heart, alerting him not to be surprised if the Union president invites him to open some projects in the Mainland.

Hamad, the national chairman of the main opposition party in the Isles, ACT-Wazalendo, was Dr Mwinyi's main challenger in the October 28 poll whose outcome was contested by the opposition,

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## Failed biometric machines, open boxes hang over poll

**KAMPALA**

UGANDANS yesterday turned out in big numbers at polling stations all over the country to choose their president and parliamentary representatives for the next five years.

However, many polling stations in the capital Kampala and metropolitan areas experienced glitches as polling materials arrived late, reported the Monitor.

A reporter at Kyengombe park yard polling

station in Rubaga South said that by 7.30am, no polling agent had arrived but long lines of voters had already formed.

At Lugala Namungona Kigobe polling station, voters had already come in big numbers by 7am but polling material were yet to be brought.

Fatuma Nakawunga, an assistant at the polling station, said that the Electoral Commission (EC) had assured them that polling material would be available as early as 6am but they were also not sure what was happening, meanwhile as new polling stations caused confusion.

In Makindye division, there was confusion after some voters failed to locate where to vote from. Many had not picked their voter location slips and therefore did not know where to vote from. The slips indicate where one is assigned to vote.

In Kiyembe Zone, Makindye West A, Kasimu Wasswa the chairman of Kiyembe



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## DEDs lashed for laxity in fight against malnutrition

**By Guardian Correspondent, Dodoma**

FIVE district executive directors (DEDs) have their jobs hanging by a thread for failing to implement the national policy on nutrition aimed at curbing stunting among children under the age of five.

The councils whose bosses are in trouble are lagging behind because they failed to execute the plan and submit reports thereof, the government stated yesterday.

Selemani Jafo, the Minister of State in the President's Office (Regional Administration and Local Governments), made this affirmation yesterday when opening a review meeting for nutrition stakeholders

**“The five DEDs should submit detailed reports to the permanent secretary on why they have failed to implement the nutrition plan”**

to discuss implementation of the nutrition plan for the 2019/20 financial year.

The DEDs who are required to submit reports are those of Chato, Bukoba, Misenyi, Masasi and Biharamulo districts.

The government launched the National Multisectoral Nutrition Action Plan (2016/17 -2020/21) requiring regional and district nutrition officers to implement policy actions envisaged in the plan.

“Reports indicate that 25 districts performed well in the past fiscal year, timely disbursing nutrition funds. The five DEDs should submit detailed reports to the permanent secretary on why they

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## Three large abattoirs to serve Dodoma city, export markets

**By Correspondent Valentine Oforo, Dodoma**

THREE modern slaughterhouses are lined up for construction in Dodoma to serve the rising population in the capital city and make a portion available for export markets especially in the Middle East.

The project is set to implemented under a World Bank programme, Tanzania Cities Transforming Infrastructure and Competitiveness (TACTIC), and expected to take up to three billion shillings.



Emmanuel Manyanga, the TACTIC project coordinator at the city council, said in an interview that the construction of the abattoirs starts around mid-year, in the new financial year. They will be put up at Msalato, Nzuguni and Nala respectively.

Apart from improving service delivery in the meat sub-sector in the fast growing city, the facilities are projected to attract lucrative external meat markets, where ready outlets are lined up in Egypt, Iran, Saudi Arabia and the United Arab

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## JPM hails Z'bar leaders for good work by GNU

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before it agreed to join GNU three weeks later.

It took his party weeks of consultations before the central committee announced that it had allowed Hamad to be part of the GNU following an appeal by Dr Mwinyi. He reserved the slot after appointing his cabinet, underlining that GNU is an aspect of the constitutional blueprint for the Isles since 2010.

President Magufuli also congratulated Dr Mwinyi for a good start in leading Zanzibar, citing increased revenue collection as one of his early successes.

"I congratulate Mwinyi for a job well done. Corruption is being fought hard and every coin being collected is being directed at development projects that benefit the people," the president enthused.

Dr Magufuli said when he was informed that Dr Mwinyi intended to visit him; he was happy to welcome him as he had already seen some results in these early days of his administration in Zanzibar.

He promised the two leaders that the Union government will accord them all the support they need to make Zanzibar a true paradise it is supposed to be.

"There is no Zanzibar without Tanzania and there is no Tanzania without Zanzibar. As president of the union, I assure you the support you need and I will never leave you alone," he pledged.

President Magufuli used the opportunity to call for reconciliation and healing of the wounds inflicted by both sides due to ideological differences during the last general election.

He called upon political groups in Unguja and Hamad's backyard of Pemba to bury the hatchet and live together as brothers and sisters because political differences are now a thing of the past since Hamad is the First Vice President of the Revolutionary Government of Zanzibar.

Meanwhile, First Vice President

Hamad called upon Tanzanians to take care of projects currently being implemented in their localities to help address challenges caused by poor infrastructure.

He made the call yesterday when he inspected the construction of the Kigongo-Busisi bridge in Mwanza on his way to Chato in Geita region.

The 3.2 kilometer bridge billed at 700bn/- is expected to turn the area into a busy area economically, upon completion.

Maalim Seif hailed the government for the project, saying it is in line with government efforts to develop the well being of the people through infrastructure development.

"I congratulate President Magufuli for seeing the importance of connecting these regions with other countries. This is a strategic project and when completed, it will help our people," he said.

Briefing the Zanzibar First VP, the acting regional manager for Tanzania National Roads Agency (TanRoads) for Mwanza, Vedastus Maribe, said the bridge will connect Usagara, Sengerema and Geita as part of the Lake Victoria corridor from Sirari at the border with Kenya to Mutukula, on the Ugandan border.

Last July, the government signed a contract with two Chinese companies for the construction of the 3.2 kilometer bridge, to be built in the course of four years, and slated to become the longest bridge in the country.

The facility will enable people in the surrounding regions and reduce ferry waiting time from two and half hours to just four minutes, TanRoads officials affirm.

With a capacity for 180 tonnes at any particular moment, the bridge shall permit an increase in the number of vehicles traversing the corridor daily from 1,200 to an estimated 12,000 vehicles over time, making Mwanza city a commercial hub for the Lake Zone and neighboring countries, they added.



Tourists from Poland pictured yesterday at Zanzibar's main market at Darajani, chiefly out to buy spices and fresh fruit. Photo: Correspondent Martin Kabemba

## Three large abattoirs to serve Dodoma city, export markets

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Emirates, he said.

The development is part of a series of initiatives on community empowerment and development set for implementation in the capital city through funds from the International Development Association (IDA), the World Bank's soft loans window.

"The project follows successful implementation of the Tanzania Strategic Cities Project (TSCP) which was executed in the region from 2011 to 2020 through funds from IDA and a grant from Denmark, totaling 147bn/-," he said. The World Bank was impressed with the manner in which TSCP was conducted,

achieving intended end-results, and thus decided to release more funds, part of which will facilitate the construction of abattoirs, he asserted.

Dr Gratian Mwesiga, the head of livestock and fisheries development at the Dodoma City Council, said the Msalato abattoir is designed for handling 1000 cattle and 500 goats per day whereas the Nala and Nzuguni ones will each have the capacity to slaughter 100 cattle and 500 goats.

A vast raliage will be built, a place where the animals will be amassed and kept for eight to twelve hours before being slaughtered, in accordance with

recommended standards. "The plan is also to invest highly on the Disease Free Zone (DFZ), special areas for keeping cattle meant for slaughtering," he elaborated.

Implementation of the project will make Dodoma a hub for meat, as the leading local meat company Tanzania Meat Company (TMC) enhances its imprint.

TMC's major abattoir dates back to 2003 and started to operate in 2004. The Tanzania Livestock Marketing Project in the ministry oversaw the construction of the abattoir.

The facility has a capacity to slaughter 200 cattle and 1,200 goats per day, while the actual demand stands at more than 600

cattle and 2,800 goats per day.

In 2017, the facility exported a total of 1,372.1 tonnes of beef and goat meat to Dubai alone.

Tanzania is placed second after neighboring Kenya among countries in East Africa in the production and export of meat although the country trails Tanzania in the number of livestock.

TMC has often exported chilled and frozen meat to Oman, Iraq, Qatar, Kuwait and other states in the Gulf Emirates after being certified and accredited by the Australia Halal Certification Association (AHCA) and the National Muslim Council of Tanzania (BAKWATA).

## RC Ole Sanare wants village leader arrested over illegal sale of land

By Guardian Correspondent, Morogoro

MOROGORO Regional Commissioner Loata Ole Sanare has ordered the chairman of Vianzi village, Mvomero District Council, Elias Chapakazi, to be arrested immediately on suspicion of selling people's land illegally.

Loata issued the order yesterday at his office soon after a joint meeting involving Mvomero District Commissioner Albinus Mgonya, land officer, village chairpersons, village and ward officials, and farmers from the council.

"The village chairman is not allowed to allocate and sell land, all you have to do is to receive applications from your people who want land, but the applications are sent to the village government," said RC Sanare.

The RC instructed Mvomero district council executive director Hassan Njama to relocate Vianzi village executive officer

Magaly Richard and bring in another one who will oversee the process of receiving land-related complaints.

For his part, Mvomero District Commissioner, Albinus Mgonya said that land under the conflict involves 200 hectares that were sold to an investor called Balozzi Namfua for farming.

Mgonya said 2,000 hectares are owned by one person, instructed the formation of a special committee that will involve the District Council executive director to sit down with the investor so that he remains with only 1,200ha and the rest is given to villagers. He said that there are 72 households in the area, something which is difficult to remove them from the area, that's it's important for the committee to resolve the conflict in the area.

One of the villagers, Susu Nestory said that the Vianzi village leader was selling part of the village land, lauding the RC Ole Sanare's move to address the vice.

## Government deploys units to enforce removal of cattle from Ihefu Valley

By Guardian Correspondent, Mbarali

DEFENCE and Security units in Mbeya region have been deployed in Owevu area of Ihefu Valley in Mbarali District as preparations for forceful removal of herds of cattle introduced in the area by herders illegally.

The step follows the six-day ultimatum issued by the government to herders to remove their livestock voluntarily.

On January 8 this year Mbeya Region's Defence and Security Committee under its chairman, Mbeya Regional Commissioner Albert Chalamila met with the herders who were given six days to remove their livestock, the period that ended yesterday (January 14).

The committee also called on Ruaha National Park officials to use the six days to mobilise the herders to remove their cattle from the area.

The coordinator of the operation -

dubbed 'Operation Tokomeza' Deogratius Mwangeni said defense and security units have been deployed to conduct the operation in four ways.

He said at the expiry of the ultimatum the units will conduct the operation by air, in water and on land to ensure no livestock remains in the valley. "There will be units that will use a helicopter, boats and vehicles as well others on foot and we believe no herder will hide himself without being found by our units," Mwangeni added.

He said since the time the six-day ultimatum was given all TANAPA wardens were banned to arrest those who were obeying the directive voluntarily whenever they find them inside Ruaha National Park.

Speaking to herders, the Head of Ruaha National Park Public Relations Department Sharif Yasin said the livestock that will be seized after expiry of the ultimatum will not be restored to owners as had been the practice in the past.



Zanzibar Water, Energy and Minerals minister Suleiman Makame (C) makes remarks in Zanzibar yesterday after Tigo announced having partnered with the Zanzibar Water Authority, with a view to enabling customers to pay their water bills through Tigo-Pesa. Others are Tigo's chief officer for mobile financial services, Angelica Pesho (L), and Zawa director general Mussa Ramadhan. Photo: Guardian Correspondent

## Failed biometric machines, open boxes hang over poll

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Zone, blamed the EC for not educating the public on the voter location slips, asserting that some of the people who picked them were unable to read.

"It's an EC mistake. They shifted people who are from this polling station to other areas. They were transferred to other zones in the same parish, so some people are confused. Some got them but they do not know how to read," he said.

"People are confused as to where they are supposed to vote; new polling stations were put up because where there were some previous 2016 polling stations, there are buildings now. Polling stations have changed," one voter said.

"The other mistake EC did was that they just brought them [slips] and put them where everyone was picking," he further noted, insisting that it was a disorganised process, worsened by the fact that in some areas biometric

machines failed to work.

At some polling stations in Gayaza, no voting had started by 9am because the biometric machines had failed to work while in other stations, material arrived after 8:30am.

Lydia Ainomugisha, our field reporter monitoring events in the area, said many people had gathered at the polling stations as early as 6am but were disappointed.

"I have visited many polling stations here in Gayaza and up to now voting hasn't started. Many people have even started walking away while those on the ground are shouting at them not to leave and wait to vote," she said.

Others, she said, formed groups and talked in hushed tones, and there seemed to be general frustration because of the delay in voting.

However, at 9:55am, polling stations eventually opened and voters started casting their votes amid broken seals

and half ballot boxes

In Kira municipality, people refused to vote because ballot papers were delivered with broken seals, the paper reported, while at the Kireku Railway polling station, polling material had broken seals and some of the ballot boxes were half empty.

Voters refused to cast their votes, demanding that sealed ballots must be delivered, the paper said, noting that by early afternoon the situation was still calm, "but everyone here is annoyed."

At the St James Church of Uganda polling station, biometric machines failed to work, delaying voting by more than one hour, while complaints were being raised of flouting standard operating procedures (SOPs). No hand sanitisers were available present and no social distancing was being exercised even after the EC budgeted up to Sh560billion for sanitisers, the report added.

## DEDs lashed for laxity in fight against malnutrition

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have failed to implement the nutrition plan," he directed.

Since Biharamulo District has a new DED, the report should outline strategies to reduce malnutrition rate for the coming financial year, he stated.

The Tanzania Demographic and Health Survey of 2015-16 showed that the average rate of stunting in the country among children less than five years stood at 36 per cent, he said.

Tabora and Kilimanjaro regions are also lagging behind in implementing nutrition plans, in which case the ministry will now be conducting review meetings after every six months, he further noted.

At the beginning of the plan, Vice President Samia Hassan Suluhu directed regional authorities to prepare nutrition implementation reports and ensure timely disbursement of nutrition budget funds, he pointed out.

Dr Ntuli Kapologwe, the Director for Health, Nutrition and Social Welfare in PO-RALG, said the conference was also going to discuss factors behind poor performance in regions with sizeable maize supplies, including Rukwa.

Malnutrition is one of the most serious health problems affecting infants, children and women of reproductive age among others.

Despite progress there are acute forms of under-nutrition, including low birth weight, stunting, underweight, wasting and deficiency of micronutrients.

Improving nutrition is recognized in the Sustainable Development Goals (SDGs) particularly SDG 2 (End hunger, achieve food security and improved nutrition, and promote sustainable agriculture) plus SDG 3 (Ensure healthy lives and promote well-being for all at all ages), officials noted.





Road construction company workers remove litter trapped under the bridge along Dar es Salaam's Matosa Road yesterday. Photo: Correspondent Miraji Msala

## Police arrest driver, seize illicit drugs being transported in a hearse in Tanga

By Guardian Correspondent, Tanga

A Police Specialised Unit in Tanga Region has nabbed illicit drugs weighing 133 gms in 1,685 packets that were being transported in a funeral hearse in six plastic bags.

The plastic bags with the drugs were inside a freezer that usually carry a coffin.

Tanga Regional Police Commander Blasius Chatanda said the drugs (mirungi) were seized on January 12 this year at around 8.00pm at Manga Village, Mkata Ward, Handeni District.

He said the funeral hearse with Reg T 569 DSZ belonged to Dar es Salaam based Nuru Funeral

Service.

"We arrested the hearse's driver, Simon Tarimo (37), resident of Kimara area, Dar es Salaam. He was transporting the illicit drugs inside a freezer used to transport coffins.

Chatanda said the drugs were being transported from Usangi in Mwanga District in Kilimanjaro Region to Dar es Salaam.

He added: "The method used in transporting the drugs was against the legal use of the vehicle's licence."

*"The method used in transporting the drugs was against the legal use of the vehicle's licence."*

# Special needs students to get learning tools worth 2.8bn/-

By Guardian Correspondent, Dodoma

THE government has availed 2.8bn/- worth of learning tools to be distributed to schools with special needs students.

Selemani Jaffo, Minister of State in the President's Office (Regional Administration and Local Government), launched the distribution of the gadgets here yesterday, saying the move is aimed at ensuring that learners with disabilities are not left behind.

He said the learning aids will benefit a total of 18,488 learners in various institutes.

"Our aim is to ensure we facilitate the provision of quality education. We thank the government for the support, we will ensure that all the students who are in various categories of disability access these gadgets," he said.

He explained that the gadgets will be distributed in all the schools with special needs students who have been facing hindrances in learning.

"Many students have been doing bad in class because they had no gadgets, now I believe that with these gadgets they will now be able to learn and it is the role of the teachers to ensure they

reach the targeted individuals," he added.

According to the minister, the launching was part of the implementation of the education policy which calls for inclusion among all pupils in access to education.

He said in the last five years, the government had issued 1.03trn/- for free education.

The Permanent Secretary in the Ministry Joseph Nyamhanga said the government through his ministry has been providing equipment for provision of education to students with

special needs.

Nyamhanga said for the last five years, there has been an increase in schools with students with special needs to 46.1-percent for kindergarten 23.9 percent for primary schools and 24.6 for secondary schools.

During the period, according to Nyamhanga 42.3bn/- has been used for food on boarding and day secondary schools. He pointed out that the pass rate for standard seven has increased from 1,117 which is 69.9percent in 2016 to 2,534 which is 76.3percent in 2020.

## Private sector can bring about huge economic changes - Z'bar second VC

By Guardian Reporter, Zanzibar

ZANZIBAR Second Vice President Hemed Suleiman Abdulla has said that if well supervised, several opportunities found within the private sector can bring huge and significant economic changes in the country.

In his meeting with leaders of the Zanzibar National Chamber of Commerce (ZNCC) board yesterday here, Hemed said the private sector has a significant contribution to development and people's well-being.

According to him, the private sector can help produce more employment opportunities, if the government could strengthen cooperation with it.

The Second Vice President commended the board's leadership for its collective efforts that are aimed to complement Zanzibar's development vision.

He however advised the leadership to look into the weaknesses in some of the

controversial Acts in the Isles so that they can be amended and thus support smooth operation of trade and business activities.

He also reminded the board's leadership to continue implementing their responsibilities well which include educating the business communities on the importance of paying tax.

Hemed also said that the government will continue prioritizing local experts in most of its projects for the country's development. "There is a bad habit of despising patriotic professionals in many projects, this is not good because this discourages them, so we have to ensure that we promote our local experts by hiring them in various projects which we know that they can perform well," he said.

Earlier, the chamber's chairman Ali Amour said that the private sector has already put an emphasis to ensure that all the goals highlighted in the National

Vision 2020/2050 are achieved.

"And in support of this important vision, the board has decided to extend its three-year action plan to five years so as to keep pace with the current government's development efforts. We will invest much of our efforts in promoting voluntary tax paying while also reminding the government to continue creating a conducive environment for investment," Ali said.

Some members of the board also informed the Second Vice President that the 300,000 jobs highlighted in the government pledge could be achieved, if a friendly environment between the government and private sector will be created.

The members called on the government to also invest in quality infrastructures citing an example of the agricultural areas in the villages of Kibuteni, Nganani and Mtule which needs strong roads and electricity infrastructures.



Residents of Goba in suburban Dar es Salaam draw water from River Tegeta yesterday. They said it was for domestic use but were short on details. Photo: Correspondent Miraji Msala

LAND O'LAKES VENTURE 37

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Land O'Lakes Venture37 invites bids for the purchase of 28,000 metric tons (MT) of United States origin #2 or Better Northern Spring Wheat minimum 13.5 percent protein in bulk to be shipped from the United States to Port of Dar Es Salaam, Tanzania and/or Port of Nairobi, Kenya.

The product will be sold at market prices to bidders who offer the most competitive prices. Serious bidders can request at no cost the Sales Tender Guidelines and Bid Form from Friday January 15, 2021, through Land O'Lakes Venture37 designated agent Saramac Consulting LLC at the following e-mail address: [craig@saramac-consulting.com](mailto:craig@saramac-consulting.com)

Bids must be submitted via e-mail at the following address: [craig@saramac-consulting.com](mailto:craig@saramac-consulting.com) no later than **Monday, January 25<sup>th</sup>, 2021**, at 16:00 hours (Dar Es Salaam/Nairobi time). Late bids will not be accepted.

PCI A Global Communities Partner

PROJECT CONCERN INTERNATIONAL

PROPOSED CONSTRUCTION TO COMPLETION OF REMAINING WORKS FOR EIGHT (8) OIL PRESSING FACTORY BUILDINGS AT BUNDA, MUSOMA AND BUTIAMA DISTRICT.

INVITATION FOR QUOTATIONS / BID

To: All Contractors' registered in Civil and/or Drilling Specialist

1. The Project Concern International (PCI) is an International non-governmental organization legally registered in Tanzania under the Companies Act and in compliance with NGO Act of 2002 through certificate of compliance number 00001392.

PCI has received a continuation grant from the United States Department of Agriculture (USDA) and donated food commodities to implement a school feeding program in 231 schools in Bunda, Butiama and Musoma Rural Districts from 2017 - 2021. It is estimated that this program will directly benefit 170,587 pre-primary and primary school pupils and an estimated 2339 teachers at 231 schools, and indirectly benefit community members of the selected wards. PCI intends to use part of this grant for Construction to Completion of Remaining Works for Eight (8) Oil Pressing Factory Buildings at Bunda, Musoma and Butiama District for the year 2021.

2. Project Concern International (PCI) now invites sealed Tenders from eligible national contractors registered as Civil Contractors by the Contractors Registration Board of Tanzania (CRB) for Construction to Completion of Remaining Works for Eight (8) Oil Pressing Factory Buildings at Bunda, Musoma and Butiama District for the year 2021.

3. You are hereby invited to submit your price quotation/ bid for executing the works as described in the Bills of Quantities (BoQs) as shown in Section V.

Tender No.	District	Contractors Registered Class	Description of works
PCI/AGRI/2021-001	Bunda Butiama, and Musoma	From Class VII and above	Construction to Completion of Remaining Works for Eight (8) Oil Pressing Factory Buildings at Bunda, Musoma and Butiama District. (Roofing and finishing works)

4. Bidding will be conducted through PCI Procurement Procedures and is open to National firms and voluntarily formed joint ventures.

5. A complete set of Quotation Documents in English and other information and conditions may be purchased by interested contractors / construction firms at PCI office upon submission of a written application and payment of non-refundable fee of TZS 50,000 to the address given below at any working hours (08am to 4pm Monday to Friday) from 18th January up to 22nd January 2021.

6. Non-refundable fee of TZS 50,000 should be paid to

Account Name: PCI Tanzania  
Bank Name: Barclays Bank  
Account Number: 019-6003495

7. All quotations/ bids in one original and one copy, properly filled in, and enclosed in plain envelopes marked Construction to Completion of Remaining Works for Eight (8) Oil Pressing Factory Buildings at Bunda, Musoma and Butiama District must be delivered to the address

Program Director  
Project Concern International (PCI) Tanzania  
Plot No. 3 & 4 Block G  
Lake Side Road  
P.O. BOX 484, Musoma - Tanzania

8. Deadline for submission of quotations is Friday, 22nd January 2021, at 4pm Quotations/ bid should be submitted to PCI head office;

Plot No. 3 & 4 Block G  
Lake Side Road near Musoma central police or former VI tree offices  
Musoma - Tanzania  
Mob: 0765 941 692 / 0754 761 357

9. Project Concern International reserves the right to accept or reject any or all the applications without assigning any reason thereof.

10. Late bids, bids not received, not opened and not read out in public at the bid opening ceremony shall not be accepted for evaluation irrespective of the circumstance.



By Guardian Reporter

## 'Let's go for startup, venture capital to industrialise more'

TANZANIA needs more entities dedicated to providing capital to new, viable business ideas for entrepreneurship courses taught at various colleges and universities to bring impact and spur industrialisation.

Speaking in Dar es Salaam yesterday, Vice Chancellor of the Kampala International University -Tanzania (KIUT), Prof Jamidu Katima, said graduates in entrepreneur courses come out of colleges with good business ideas but most of them do not see the light of day due to limited opportunities to access capital.

If things remain as they are with passionate graduates left to fund their ideas from their own pockets or rely on commercial banks for loans, a lot of ideas that could industrialise the country and create much-needed jobs will continue dying year-in, year-out, he said. "As a nation we need to look at how we can help support beginner entrepreneurs take off. Some graduates come up with fantastic ideas but they are forced to follow one way which is bank loans and as you know interest rates are not friendly to new

businesses," he said.

"This is because we don't have enough entities called start-up capital and venture capital to support new businesses. I know that COSTECH (Commission for Science and Technology) and VETA (Vocational Education and Training Authority) have initiated such programmes but when candidates get out of these institutions they still get stranded."

As for the role of providing education to Tanzanians, Prof Katima said it is a big mistake to think of leaving that heavy burden to the government alone.

"Statistics show that this year some 1.5 million pupils were enrolled in standard one but only 89,000 joined various universities. This means the private sector has a role and duty to bridge the gap," he said.

But he don argued that the focus should not be only about passing exams and getting employment as it seems to be right now but rather to provide problem-solving skills to learners.

"We need a critical mass of well

trained Tanzanians to successfully push the wheels of the economy and hence development," he said.

"Let's not focus on employment, let's focus on problem-solving skills for students. This will solve not only the unemployment problem but even the business-as-usual attitude which costs the nation dearly."

As a developing nation, he said education for development is critical for Tanzania because even developed countries still invest heavily in education despite having attaining higher levels of prosperity. "It is therefore important for us not to leave the responsibility to train citizens squarely on the shoulders of the government; the private sector has a part to play in training the young nation," he said.

Prof Katima said KIUT has adhered to requirements laid down by the Tanzania Commission for Universities and admission and learning continues at the institution as usual to support the government in providing quality education for Tanzanians.



Yvette Nkhoma (R), an NMB Bank Plc customer service officer, pictured in Dar es Salaam yesterday while on the line with one of the winners of the bank's 'MastaBATA si Kikawaida' raffle. She is with Gaming Board of Tanzania inspector Pendo Mfuru (L) and NMB card business manager Sophia Mwamwitwa. Photo: Guardian Correspondent

## Don't air premier league matches, TCRA orders cable TV operators

By Guardian Correspondent, Mwanza

TANZANIA Communications Regulatory Authority (TCRA) has banned cable television operators to air

any competitive games, including those of Tanzania Premier League, saying it was against the law.

Speaking to cable TV operators from the Lake Zone regions, TCRA Head Francis Mihayo said the 1999 Tanzania Telecommunications Act (No 7 of 1999) and the Electronic and Postal Communications (Online Content) Regulations of 2018 provide guidelines for their licences.

"We are meeting here to remove any misunderstandings among our service operators using decoders on the bounds for each one of you, hence cable TV operators are prohibited to air Tanzania Premier League matches managed by Tanzania Football Federation (TFF), English Premier League and the Spanish League, irrespective from where they source their contents," said Mihayo.

He said all cable TV operators should remove the channels for the contents prohibited by law until such time they submit contract agreements, adding that legal steps would be taken against whoever violates this requirement.

He added: "We are your guardians hence we agree that we start with meeting with you before we start with following you up and invoking laws and regulations, so that when we start doing so, no one should blame us."

"For a very long time there have been poor relations between cable TV operators and TV Channels operators and we have been receiving many complaints from DSTV their channel contents rightfully owned by them were being hacked."

## Ruvuma Region's fossilised tree trunks rare tourist attractions

By Guardian Correspondent, Songea

MBATI village in Tunduru District, Ruvuma Region, claims to be blessed with forests which are home to tree trunks that are said to have turned into boulders - fossilised tree trunks - now befitted as attractions for tourists.

Coordinator of Tourism in the Southern Tourism circuit who is also Tunduru District Assistant Tanzania Forests Services Agency (TFS) Officer Deborah Hemily said early this week that fossilized tree trunks are found in only two countries in the world - Tanzania and the US.

"In Tanzania this kind of trees are found in Ruvuma Region in Mbatl Village in Tunduru District, Likuyu in Namtumbo District in Nyerere National Park and in Liparamba Forest Reserve in Nyasa District," he said.

She said in appearance the tree is just like any other but later turns into boulder due to natural causes.

She said this phenomenon has made Ruvuma Region become an area with unique tourist attractions and it is widely believed some of the said trees are 120 years old.

However, she added, these trees are currently in a great danger of extinction due to many people cutting them down for various uses, hence she said there was an urgent need for their protection.

Sandali Mtenje, a prominent Mbatl village elder said he first saw pieces of logs that he claimed had turned into boulders in 1983 and added that at that time the logs were in their first stages in their transformation into boulders.

Sandali said in the 90s they saw many visitors including foreigners frequenting the forest to see the boulders that were claimed to have been tree trunks.

"After a time we saw Europeans coming in and without even consulting village leaders, they were peeling away the barks of the trees and carried them away," he said.

Research conducted in the former Selous Game Reserve (now Nyerere National Park) by foreign experts and those from the Natural Resources and Tourism ministry identified more than 2,100 plant species including 600 species that cannot be found anywhere else in the world.

Ngwatara Ndunguru, former Principal of Likuyuseka Namtumbo Wildlife College mentions one tree species that has not been appropriately advertised is fossilized tree trunks.

He said remnants of these trees are still seen in some areas of Nyerere National Park and other villages in Namtumbo District including Mpurakacheche and Mbarangandu.

UNITED BANK FOR AFRICA (TANZANIA) LIMITED			UBA		
MINIMUM DISCLOSURE OF CHARGES AND FEES					
S/N	ITEM/TRANSACTION	RETAIL	CORPORATE		
<b>SECTION A SAVINGS ACCOUNTS</b>					
<b>1 FREEDOM SAVINGS</b>					
	Required minimum opening balance	TZS 15,000	N/A		
	Minimum operating balance	TZS 2,000			
	Monthly maintenance fee	NL			
	Withdrawal Charges	NL			
	Withdrawal Charges @ Counter	1,000 instant charge			
<b>2 GENERAL SAVINGS</b>					
	Required minimum opening balance	TZS 20,000	N/A		
	Minimum operating balance	TZS 5,000			
	Monthly maintenance fee	NL			
	Withdrawal Charges	TZS 1,000			
	Withdrawal Charges @ Counter				
<b>3 BULK/TELESAVINGS</b>					
	Required minimum opening balance	TZS 15,000 USD 15	N/A		
	Minimum operating balance	TZS 2,000 USD 10			
	Monthly maintenance fee	NL			
	Withdrawal Charges @ Counter	TZS 1,000			
<b>4 SAVINGS ACCOUNT INDIVIDUALS</b>					
	Required minimum opening balance	15,000	N/A		
	Minimum operating balance	5,000			
	Monthly maintenance fee	NL			
	Withdrawal Charges @ Counter	TZS 1,000			
<b>5 SAVINGS ACCOUNT SALARY</b>					
	Required minimum opening balance	15,000	N/A		
	Minimum operating balance	5,000			
	Monthly maintenance fee	NL			
	Withdrawal Charges @ Counter	TZS 1,000			
<b>SAVINGS ACCOUNT DOMICILIARY</b>					
	Required minimum opening balance	USD 10			
	Minimum operating balance	USD 5			
	Monthly maintenance fee	NL			
	Withdrawal Charges	1% per transaction			
<b>JUBILEE CHILDREN SAVINGS</b>					
	Required minimum opening balance	USD 15	N/A		
	Minimum operating balance	USD 15			
	Monthly maintenance fee	NL			
	Withdrawal Charges	TZS 1,000 or its equivalent			
<b>6 MALAKA ACCOUNT</b>					
	Required minimum opening balance	TZS 20,000	N/A		
	Minimum operating balance	NL			
	Monthly maintenance fee	NL			
	Withdrawal Charges	NL			
<b>7 JANUA ACCOUNT</b>					
	Required minimum opening balance	TZS 20,000	N/A		
	Minimum operating balance	NL			
	Monthly maintenance fee	NL			
	Withdrawal Charges	NL			
<b>10 USUAL/USACOUNT</b>					
	Required minimum opening balance	TZS 20,000	N/A		
	Minimum operating balance	NL			
	Monthly maintenance fee	NL			
	Withdrawal Charges	NL			
<b>11 HADINA ACCOUNT</b>					
	Required minimum opening balance	TZS 20,000	N/A		
	Minimum operating balance	TZS 20,000			
	Monthly maintenance fee	NL			
	Withdrawal Charges	NL			
<b>SECTION B CURRENT ACCOUNTS</b>					
<b>1 INDIVIDUAL CURRENT ACCOUNT</b>					
	Required minimum opening balance	TZS 30,000	TZS 100,000		
	Minimum operating balance	TZS 10,000	TZS 10,000		
	Monthly maintenance fee	TZS 10,000	TZS 12,000		
	Cash withdrawal at counter	1 PER MILLE	TZS A/C 1 PER MILLE		
	Penalty for overdraw account	PLR + 5%	TZS A/C PLR + 10%		
<b>2 DIPLOMAT ACCOUNTS</b>					
	Required minimum opening balance	USD 100	N/A		
	Minimum operating balance	USD 100	N/A		
	Monthly maintenance fee	NL	N/A		
	Cash withdrawal at counter	NL	N/A		
	Cashing account	NL	N/A		
	Penalty for overdraw account	NL	N/A		
	Outward fund transfer (T)	MIN USD 50 in between 0.25% MAX USD 200	N/A		
	Inward fund transfer (T) Incoming	NL	N/A		
	FOREX exchange	Favourable rates will be applied	N/A		
<b>3 DOMICILIARY CURRENT ACCOUNT</b>					
	Required minimum opening balance	USD 100/ EUR 100/ GBP 100	USD 100/ EUR 100/ GBP 100		
	Minimum operating balance	USD 100/ EUR 100/ GBP 100	USD 100/ EUR 100/ GBP 100		
	Monthly maintenance fee	USD 10 or its equivalent	USD 15 or its equivalent		
	Minimum search fees	USD 25/ EUR 25/ GBP 25	USD 25/ EUR 25/ GBP 25		
	Cash withdrawal	1% per transaction	1% per transaction		
	Cheque book - 25 LEAF	USD 10 or its equivalent	N/A		
	Penalty for overdraw account	PLR + 2%	PLR + 2%		
	Transfer from TZS to DOMICILIARY/ DOMICILIARY to TZS	NL	NL		
<b>SECTION C DEPOSIT ACCOUNTS</b>					
<b>1 Call Accounts</b>					
	Minimum opening balance	TZS 1,000,000	TZS 10,000,000		
	Minimum operating balance	TZS 1,000,000	TZS 10,000,000		
	Monthly Average balance requirement	Negotiable	Negotiable		
	Interest Rates	Negotiable	Negotiable		
<b>2 Term Deposits</b>					
	Minimum deposit - local currency	TZS 500,000	TZS 10,000,000		
	Minimum deposit - USD	USD 1,000	USD 10,000 or equivalent		
	Interest Rates	Negotiable	Negotiable		
<b>SECTION D ELECTRONIC BANKING</b>					
<b>1 Standing</b>					
	Internet banking monthly subscription	TZS 2,000 Per Month	TZS 10,000 per Month		
	Internet banking (Re issue pin)	FREE	FREE		
	U - Direct (Reversal of transaction)	FREE	FREE		
	Statement (self downloaded)	FREE	FREE		
	POS purchase (Local)	FREE	N/A		
	POS purchase (International)	FREE	N/A		
	POS cash withdrawal	TZS 1,500	TZS 1,500		
	ATM reversal	FREE	N/A		
	Fund transfer/ company bad	TZS 1,000 per transaction	TZS 1,000 per transaction		
	Card Load	TZS 1,000 per transaction	TZS 1,000 per transaction		
	Manual pin change	TZS 1,500 per transaction	TZS 1,500 per transaction		
	4-MOBILE (mobile banking-Bank to wallet)	TZS 1,000 (P=200,000) and TZS 2,000 (200,000 - 400,000)	N/A		
	Card to card transfer	TZS 1,500 per transaction	TZS 1,500 per tr		
<b>Agency Banking Withdraw</b>					
	1,000-9,999	TZS 500	TZS 500		
	10,000-49,999	TZS 900	TZS 900		
	50,000-99,999	TZS 1,200	TZS 1,200		
	100,000-299,999	TZS 2,000	TZS 2,000		
	300,000-499,999	TZS 3,000	TZS 3,000		
	500,000-1,000,000	TZS 4,500	TZS 4,500		
	Unconnect Withdraw	2% of the principle	2% of the principle		
	Unconnect Deposit	1.5% of the principle	1.5% of the principle		
	AfCash	TZS 6,000 + 1.5% of the principle amount sent/USD 4.45 + 1.5% of the principle amount to be sent	N/A		
<b>2 Visa Debit Card</b>					
	Insurance fees	TZS 10,000	N/A		
	Re-issuance fee	TZS 10,000			
<b>3 Visa Prepaid Cards</b>					
	Insurance fees for instant card	TZS 12,000	N/A		
	Insurance fees for personalized card	TZS 16,000	N/A		
	Re-issuance fees	TZS 12,000	N/A		
	Online Passcode reset fee	TZS 1,500	N/A		
	ATM Pin reset fee	TZS 1,500	N/A		
	Loading fee	TZS 1,000	N/A		
	Online shopping fee - Local transactions	FREE	N/A		
	Online shopping fee/Web - Int. transactions	FREE	N/A		
<b>4 ATM Withdrawals</b>					
	All UBA ATMs (On-us)	TZS 1,000	N/A		
	ATM Balance Inquiry (Local)	TZS 200	N/A		
	ATM Balance Inquiry (International)	TZS 1,000	N/A		
	To other banks ATM (On others/OFF US) (Local)	TZS 2,500	N/A		
	International ATM withdrawal	TZS 4,000	N/A		
	Umaja switch ATM withdrawal	TZS 1,300	N/A		
<b>SECTION E ASSET BANKING</b>					
<b>1 CONSUMER LOANS</b>					
	Processing fee	2%	N/A		
	Insurance fee	1.5%	N/A		
<b>2 LOANS</b>					
	Processing fee	negotiable	2%		
	Insurance for personal loans	1.50%			
	Legal fees	0.5% minimum of TZS 300,000	0.5% minimum of TZS 300,000		
<b>3 TEMPORARY OVERDRAFT (TODs)</b>					
	Processing fee	2%	2%		
<b>SECTION F TRADE FINANCE</b>					
<b>1 Guarantees</b>					
	Facility Commission	2% p.a (0.5% per qtr), Min USD 250 per qtr.	2% p.a (0.5% per qtr), Min USD 250 per qtr.		
	Arrangement fees	2%	2%		
	Cash Covered	0.5% per qtr Min 250 per qtr	0.5% per qtr Min 250 per qtr		
	Amendment	USD 100.00 flat	USD 100.00 flat		
	Extension to next quarter	0.5% per qtr (10% of the agreed rate)	0.5% per qtr (10% of the agreed rate)		
	0.5% (qtr on the diff) (10% of the agreed rate)	0.5% (qtr on the diff) (10% of the agreed rate)			
<b>2 Letters of Credit - Imports</b>					
	Insurance commission	0.5% per quarter, Min USD 250.	0.5% per quarter, Min USD 250.		
	Handling Fees	USD 100 flat	USD 100 flat		
	Swift charge	USD 50 flat	USD 50 flat		
	Amendment	USD 100.00 flat	USD 100.00 flat		
<b>3 Letters of Credit - Exports</b>					
	LC Advising Commission	USD 200 flat	USD 200 flat		
	Amendment advising commission	USD 100 flat	USD 100 flat		
	Correspondence Swift charge	USD 50 flat	USD 50 flat		
	Documents handling and examination fee	0.5% of invoice amount, min usd 200	0.5% of invoice amount, min usd 200		
	Counter charge	USD 100 flat	USD 100 flat		
	LC confirmation charges	1.5% per quarter (only for confirmed usance l/c)	1.5% per quarter (only for confirmed usance l/c)		
<b>4 Letters of Credit - Refinancing</b>					
	Interest Commission	LBOR + 8% p.a of value, Min USD 100	LBOR + 8% p.a of value, Min USD 100		
	Commission on refinancing	USD 50 flat	USD 50 flat		
<b>5 Discounting on LC/Invoice/Cheque</b>					
	Interest on discounting	LBOR + 8% p.a of value, Min USD 100	LBOR + 8% p.a of value, Min USD 100		
	Commission on discounting	USD 50 flat	USD 50 flat		
<b>6 Bills Discounting (10% of exchange including cheques)</b>					
	Interest Commission	PLR + 3% local, International LBOR+8%	PLR + 3% local, International LBOR+8%		
<b>7 Documentary Collection - Export</b>					
	Handling charge	0.25% of the invoice min USD 100 flat	0.25% of the invoice min USD 100 flat		
	Counter charge	USD 100	USD 100		
	Correspondence commission	USD 50 Per tracer	USD 50 Per tracer		
<b>8 Documentary Collection - Import</b>					
	Handling Commission	0.25% Min USD 100	0.25% Min USD 100		
	Correspondence Swift charge	USD 50	USD 50		
<b>9 Outward Bills for Collection (clean collections &amp; T/C)</b>					
	Handling Commission	0.25% of value, min USD 75 or its equivalent	0.		





**Kassim Abdalla Ali, a smallholder farmer from Kiungoni on Pemba Island, airs his views at a meeting held earlier this week to introduce a spice cultivation and horticulture project. It is jointly implemented in Zanzibar by the People's Development Forum, Community Forests Pemba and the Tanzania Women Writers Association with European Union sponsorship. Photo: Correspondent Hawa Abdallah**

## PS issues three months' ultimatum to officials to ensure animal skins meet quality standards

By Correspondent James Kandoya

PERMANENT Secretary in the Ministry for Livestock and Fisheries Prof Elisante Ole Gabriel has issued a three months ultimatum to Regional Administrative Secretaries (RAS) to ensure locally produced animal skins meet the required quality standards.

Prof Gabriel gave the directive recently in Dar es Salaam when closing training to livestock officers. He said despite the fact that the country has a good number of livestock; most of the produced hides are of poor quality.

He urged the administrative secretaries to properly supervise district executive directors (DED) to make sure the hides are fully utilized as well as ensuring improved value chain in the sub-sector.

The PS stated that poor production of skins affects manufacturing industries that depend on the animal skin as raw materials for their industries.

"Tanzania is second with a large number of livestock in the African continent, but skin production is still poor. There is a need to establish a new skin processing plant for value addition," aid Prof Gabriel noting value addition would also improve other products such as milk, meat and skin.

He said Tanzania has a total of 33.4 million cattle, 21 million goats, 5.6 million sheep and 2 million pigs.

"The sub-sector grows by 5 percent but it contributes 7 percent to the national income," he said insisting on proper management of the animal skins.

He challenged skin producers to ensure the produced products meet the required quality standards for processing.

PS Gabriel urged the district councils to make sure that 15 percent of revenues collected from the sector are used to develop it including improvement of infrastructures.

Emmanuel Muyingi, a skin processing expert, said that poor raw skins affect the quality of manufactured goods. He added that to ensure the quality of the hides, there should be better storage facilities.

He however linked the poor skins with incompetent skin processors at the slaughterhouses.

Tanzania's export earnings from raw leather have fallen in the past four years due to imposition of heavy levies on the exports.

## Mbeya to increase crop sales centres to rein in middlemen

By Guardian Correspondent, Mbeya

MBEYA Region has embarked on a new strategy to increase the number of markets and crops selling centres in effort to control an influx of middlemen who have been reaping huge profits by conning farmers.

Mbeya Regional Trade Officer Stanley Kibakaya revealed mid this week as he was speaking with this paper on the markets situation in the region for various crops including rice and maize following their low prices, according to farmers.

Kibakaya said the government has established crops selling centres in various areas in the region to be used by farmers and traders instead of the situation at present when middlemen enjoy field days.

"During this farming season the crops trade is very competitive because due to the abundance of crops, as well as a huge number of traders thereby sending prices down, the situation that does not benefit farmers at all," he said.

He advised traders to continue storing their crops in warehouses while waiting prices to rise for both internal and external markets.

In regard to the edible oil scarcity, Kibakaya said they were continuing to work on the directives of the Industry and Trade Minister Geoffrey Mwambe requiring dealers to start importing raw materials to satisfy the internal edible oil demand.

He said the edible oil situation in Mbeya Region was not bad even though its price has risen compared to what it was, and appealed to dealers to reduce costs and stop hoarding edible oil waiting for the price to rise.

Gasper Moses, an edible oil dealer from Mwanjelwa Market said its scarcity was contributed to the rising price of the raw materials due to the scarcity of sunflower seeds from farmers.

He added that the sunflower seeds scarcity was caused by heavy rains in last season that destroyed the sunflower crop in farms.

## Deputy minister calls upon engineers, architects to engage more innovation

By Guardian Reporter

WORKS and Transport Deputy Minister Godfrey Kasekenya has called on engineers, contractors, architects and cost valuers to increase their innovation and abide by their work ethics to enable the nation benefit from the ongoing projects' costs.

Speaking in Dar es Salaam soon after visiting various construction institutions including Tanzania Roads Agency (TANROADS), Contractors Registration Board (CRB), Engineers Registration Board (ERB) and Architects and Quantity Surveyors Registration Board (AQRB), the Deputy Ministers appealed to the institutions' experts to understand that development and economic growth depends on their professions.

"Use opportunities from the country's huge projects to learn in order to enable the nation to have its own experts who can manage big projects in their own

in future," he said.

He also appealed to private and public institutions to have in place plans to assimilate students in the engineering fields in practical training to empower them.

TANROADS Acting Chief Executive Officer, Eng Crispianus Ako said TANROADS has mobilised itself to ensure all main roads as well as regional roads of 36,258 kms are passable in all seasons of the year.

He stressed that in ensuring that the roads are protected to last longer periods TANROADS is operating 82 weigh bridges countrywide.

Meanwhile ERB Board Chairman Prof Ninatubu Lema said the Board continues to register and administer engineers activities in the country whereas more than 30,000 engineers have been registered so far.

To ensure that engineers abide by work ethics, ERB Registrar Eng Patrick Barozi said the board has been issuing engineers licences

as well as taking stern measures against those who violate work ethics.

Barozi appealed to girl students to study science subjects in order to increase the number of women engineers, adding that out of the 30,000 engineers registered so far, only 11 percent are women.

For his part, CRB Board Registrar Rhoben Nkori assured the Deputy Minister that the Board continues to ensure indigenous engineers increase as well as procuring many projects to ensure more investment for the country.

AQRB Board Registrar, Edwin Nkunduma said an increase of architects and cost valuers will boost the country's construction sector.

*"Use opportunities from the country's huge projects to learn in order to enable the nation to have its own experts who can manage big projects in their own in future"*

**TPB BANK MINIMUM DISCLOSURE OF RATES AND CHARGES**

TYPE OF CHARGE	TRANSACTION / ITEM	CHARGES
Minimum Opening Balance	Quark Account	20,000
	Salary Account	FREE
	Platinum Account	10,000
	Call Account	100,000
	Minor Account	20,000
	Scout Minor	10,000
	Scout	30,000
	WADU	20,000
	YANGA VIP Card	1,200,000
	YANGA Member Card	25,000
Bank Statement	Group Account	FREE
		When a month is FREE and more than a month is 100 per document
Monthly Maintenance Fee	Savings Account	1,500
	Platinum Account	1,500
	WADU Account	FREE
	Call Account	6,500
	Minor Account	FREE
Dormant Accounts Fee	1 year to 5 years	1,300
	6 years to 10 years	5,000
	11 years to 15 years	10,000
Activation of Dormant Account		FREE
ATM Charges	ATM Balance Enquiry- All cards	300
	Mini statement	300
	Cash Withdraw on TPB ATM	1,300
	Cash Withdraw on other AUNJA SWITCH ATM	1,300
POB Branches	Balance Enquiry	150
	Mini statement	150
	Deposit	FREE
	Transfer	650
	POS Withdraw	2,600
POB Agents	Balance Enquiry	100
	Mini statement	200
	Deposit	FREE
	Transfer	650
	POS Withdraw	400 (see Tiered Fees 1)
Mobile Banking	Balance Enquiry	300
	Mini statement	300
	Full Statement	400
	Pin Change	FREE
	Notification Alert	250
Closing Account	Account Transfer	FREE
	Mobile Agent Deposit	300
	Mobile Agent Withdraw	400 (see Tiered Fees 2)
	Mobile Money to Bank Deposit	1,300
POB Min. Opening Balance		100,000
ATM Reissuance and Replacement Fee	People Card	10,000
	Yanga Member card	20,000

TYPE OF CHARGE	TRANSACTION / ITEM	CHARGES	
Other ATM & Normal Card	Pin Reissue	FREE	
	Collection of ATM card at Non Domicile Branch	6,500	
	Unlocated and destroyed ATM card	6,500	
	First ID card (Local and Foreign Currency)	4,000	
	Replacement Of ID card	2,600	
	Teller withdraw upto 10,000,000	2,600	
	Teller withdraw from 10,000,001 to 50,000,000	5,000	
	Teller withdraw from 50,000,001 to 100,000,000	15,000	
	Teller withdraw above 100,000,001	30,000	
	Cheques Fees	Cheques Clearing Fee	3,000
Electronic Fund Transfer (EFT)	Special Clearance	50,000	
	Dishonoured Cheque	35,000	
	TISS Inwards	FREE	
Standing Order	TISS Outward	10,000	
	Within the Bank	1,300	
	To other Banks	13,000	
POS Withdraw	POS Withdraw	Tiered 1	
	Tiered 1	0-10,000	800
	10,000.01-20,000	1,250	
	20,000.01-50,000	1,500	
	50,000.01-100,000	2,250	
	100,000.01-200,000	2,750	
	200,000.01-300,000	4,200	
	300,000.01-400,000	5,500	
	400,000.01-500,000	6,000	
	500,000.01-700,000	6,500	
700,000.01-2,000,000	7,500		
Tiered 2	TPB Mobile Transfer Fee	Tiered 1	
	500-10,000	650	
	10,000.01-50,000	1,200	
	50,000.01-100,000	1,500	
	100,000.01-250,000	2,800	
	250,000.01-500,000	4,000	
	500,000.01-750,000	7,500	
	750,000.01-1,000,000	10,000	

RATES AND CHARGES FOR USD ACCOUNT		
Maintenance Fee	Savings Account	1
	Call Account	5
Deposit Fee	Non Account Holder	Free
Opening Balance		50
Account closure fee		10
Bank Statements	Balance Enquiry-Banking Hall	Free
	Confirmation letter	Free
Withdraw Fees	Below 50	1
	51-100	2.5
	100-250	5
	251-5,000	15
	Above 5,000	0.25%
Cheque	Any amount	1.3 USD (TZS Equivalent)
	Special Clearance	40
	Unpaid cheque-Refer to Drawer	10
	Special Payment	20
Dormant	Dormant Account Fee	5
	Re-Activation	Free
TISS		10

### LENDING INTEREST RATES AND OTHER CHARGES

1. FEES ON CONSUMER LOANS			2. FEES ON WASTAUFU LOANS		
S/N	CATEGORY	INTEREST RATE/ CHARGE RATE	S/N	CATEGORY	INTEREST RATE/ CHARGE RATE
1.	Consumer Loan Administration Fee	1.5% of the Approved Loan, Minimum TZS. 10,000/=	2.	Loan Application Fee	TZS. 10,000/=
			3.	Loan Administration Fee	1.5% Minimum TZS. 10,000/= Maximum TZS. 100,000/=
3. OTHER CHARGES ON INDIVIDUAL MICRO CREDIT			4. INTEREST RATES AND OTHER CHARGES ON BUSINESS LOANS		
S/N	CATEGORY	INTEREST RATE/ CHARGE RATE	S/N	CATEGORY	INTEREST RATE/ CHARGE RATE
1.	MIC Loan Application Fee	TZS. 20,000/=	1.	Loan Application Fees for Business and Personal Loans	TZS. 50,000/=
2.	MIC Loan Processing/Administration Fee	1.5% Minimum TZS. 50,000/=	2.	Loan Administration Fee - Business and Personal loans	1.5% of the Approved Amount

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# Local govt leaders arrested over failure to mobilise people to build classrooms

By Guardian Correspondent, Morogoro

TWENTY-one local government leaders in Mikumi Town, Kilosa District, Morogoro Region have been arrested for failing to encourage its people to participate in the construction of classrooms of Mikumi Secondary School.

They were arrested shortly after the Morogoro Regional Commissioner, Loata Ole Sanare visited the school and found no deliberate efforts were taken by the leaders to complete the construction of four classrooms at the school.

The classrooms were meant to accommodate 200 students who have been selected to join form one at the school.

Ole Sanare directed the Officer Commanding District (OCD) of Kilosa to arrest the leaders as they have failed to supervise their responsibilities well.

At least 432 students have been selected to join the school this year but it was found that 200 of them lacked classrooms thus

needing four more classrooms to accommodate them.

According to him, the government brought 25m/- for the construction of classrooms but the amount wasn't enough, that's why we have been emphasizing for the village leaders to encourage residents to participate in the development activities.

The RC said that the leaders failed to supervise to ensure that the classrooms are constructed on time considering that form students had to start studies this month.

"The construction is still in base level, this is intolerable, we all know that children will resume studies very soon and form one

*"It is our role as leaders to ensure that we work hard to fulfill our responsibilities, every Tanzanian child has the right to access quality education"*

students needs these classrooms.

Late last year, Prime Minister Kassim Majaliwa directed regional and district authorities to reinforce efforts and make sure that all classroom construction projects are completed by February 28, 2020 so as to accommodate form one students who missed vacancies in the first selection.

Speaking soon after inspecting the classrooms construction project at Buhongwa Secondary School in Mwanza city council, Majaliwa wanted the leaders to fast track the completion of the classrooms and thus facilitate learning to the students.

The premier admitted that thousands of children in various regions have missed the chance to join form one in January due to shortage of classrooms.

"It is our role as leaders to ensure that we work hard to fulfill our responsibilities, every Tanzanian child has the right to access quality education," Majaliwa said.



Energy ministry acting permanent secretary Leonard Masanja (R) and Tanzania Electric Supply Company Limited experts head for Ruhudji Falls at Lupembe in Njombe Region on Tuesday to inspect the site earmarked for a power generation and distribution project. Photo: Guardian Correspondent

# FIRST NATIONAL BANK TANZANIA LTD

Reference to Regulation 40 (3)(a) of the Financial Consumer Protection Regulations, 2019  
PUBLICATION OF INTEREST RATES, FEES AND CHARGES FOR THE QUARTER ENDED 31 DECEMBER 2020

SN	ITEM/TRANSACTION	CHARGE/FEE (INCLUSIVE OF 19% VAT)	(INCLUSIVE OF 19% VAT)
<b>1 SAVINGS ACCOUNTS</b>			
	Required minimum opening balance	TZS 50,000	
	Transaction fee	N/A	
	Monthly service fee (break down per customer type)	FREE	
	Statement	FREE	
	Interim statement	TZS 5,000 Per Page	
	Withdrawal Charges	TZS 1,200 per 1million or part thereof Min 3000 Max 100,000	
	Withdrawal bulky without notice	FREE	
	Cash Deposit Charge	FREE	
	Savings Card/Passbook	FREE	
	Passbook/Card Replacement	TZS 30,000	
	Closing Account	FREE	
<b>2 CURRENT ACCOUNT</b>			
	Required minimum opening balance	Personal/Business TZS 100,000 Commercial/Corporate TZS 300,000	
	Monthly service fee (break down per customer type)	Personal TZS 16,000/Business TZS 36,000 Commercial/Corporate TZS 55,000	
	Transaction fee	N/A	
	Statement	FREE (monthly)	
	Interim statement	TZS 5,000 Per Page	
	Periodic Schedule Statement	FREE (monthly)	
	Withdrawal Charges	Personal-TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000 Business-TZS 1,200 per 1million or part thereof Min 5,000 Max 100,000	
	Cash Deposit Charge	FREE	
	Closing Account	FREE	
	Deposit fee	FREE	
	Bank Drafts	TZS 16,000	
	Bank Drafts cancellation charge	FREE	
	Cheque book	TZS 600 per leaf	
	Cash Withdrawal at Counter	Personal-TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000 Business-TZS 1,200 per 1million or part thereof Min 5,000 Max 100,000	
	Special Clearance	TZS 75,000	
	Cheque withdrawal over the counter	Personal-TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000 Business-TZS 1,200 per 1million or part thereof Min 5,000 Max 100,000	
	Dishonoured cheque	TZS 83,000	
	Cash Payment to 3rd party	Personal-TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000 Business-TZS 1,200 per 1million or part thereof Min 5,000 Max 100,000	
	Cash Deposit Charge	FREE	
	Overdrawn account interest charge	10% above Prime Lending Rate	
	Unarranged Overdraft	10% above Prime Lending Rate	
	Bulk cash Deposit	FREE	
	Bulk cash Withdrawal	Personal-TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000 Business-TZS 1,200 per 1million or part thereof Min 5,000 Max 100,000	
	Stop Payment orders	Office - TZS 16,000 Branch - TZS 45,000	
	Standing Orders (within the same bank)	TZS 2,500	
	Standing Orders (to other bank)	N/A	
	Certificate of Balance	TZS 45,000	
	Letter of introduction	TZS 45,000	
	Salary handling	TZS 5,000 per entry	
	School fees deposits	FREE	
	TFR collection	FREE	
	Safe custody charges	N/A	
	Safe custody access fees	N/A	
<b>3 (a) EFT</b>			
	Within the same bank (On Us)	TZS 1,911.16	
	To other Banks (On Others)	TZS 3,198.00	
	(b) Outward Transfers	TZS 3,000	
	Inward Transfers	FREE	
<b>4(a) TSS</b>			
	Within the same bank (On Us)	N/A	
	To other Banks (On Others)	TZS 11,800	
	(b) Outward Transfers	TZS 11,800	
	Inward Transfers	FREE	
<b>5 FOREIGN EXCHANGE ACCOUNT</b>			
	Transaction fee	Savings Acc N/A Current Acc N/A	
	Statement	FREE	
	Interim statement	N/A USD 5	
	Withdrawal Charges	N/A USD 1.5% of value Min USD 13 Max USD400	
	Cash Deposit Charge	N/A FREE: Small Denomination (less than USD 50) 1.5%, Min USD16	
	Purchase/Sale of TC transactions over the counter	N/A	
	Purchase of Foreign Cheque	N/A	
	Sale/Purchase of cash passport	N/A	
	Telex/SWIFT	N/A 0.35% Min USD 99, Max USD 190	
	Local account	N/A FREE	
	Outward foreign transfers	N/A 0.35% Min USD 99, Max USD 190	
	Inward foreign transfers - Customers	N/A USD 24	
	LC Opening/Advising commission (cash covered)	N/A 1.2% per quarter or part thereof Min \$250 + \$35	
	LC Opening/Advising commission (No cash covered)	N/A 1.2% per quarter or part thereof Min \$250 + \$35	
	LC Acceptance commission	N/A	
	LC Payment/settlement commission	N/A 0.9% Min \$150	
	LC Amendments	N/A \$60+ \$35 (swift)	
	Others	N/A	

6 ATM TRANSACTIONS						
6(a) Local Cards						
	Issue of ATM card	FREE				
	Replacement ATM Card (Faulty)	FREE				
	Replacement ATM Card (Lost)	TZS 30,000				
6(b) International Cards						
	Issue of ATM card	FREE				
	Replacement ATM Card (Faulty)	FREE				
	Replacement ATM Card (Lost)	TZS 30,000				
6(c) ATM Withdrawals:						
	Within the same bank (On Us)	TZS 950				
	To other banks ATM (On others)	TZS 3,000				
	ATM mini statement	TZS 500				
	Bill payments through ATM	TZS 3,000				
6(d) POS						
	Within the same bank (On Us)	FREE				
	To other banks ATM (On others)	N/A				
7 MOBILE (SMS) BANKING						
	Balance Inquiry	FREE				
	Payments	TZS 3,000				
	Transfers	FREE				
8 INTERNET BANKING						
8(a) Domestic:						
	Balance Inquiry	FREE				
	Payments	TZS 3,000				
8(b) International						
	Balance Inquiry	FREE				
	Payments	0.35% Min USD 59, Max USD 180				
	Transfers	0.35% Min USD 59, Max USD 180				
9 MONEY REMITTANCES						
9(a) Western Union						
	Sending	N/A				
	Received	N/A				
9(b) Money Gram						
	Inward	N/A				
	Outward	N/A				
9(c) Coinstar						
	Inward	N/A				
	Outward	N/A				
9(d) Travellex						
	Inward	N/A				
	Outward	N/A				
9(e) Africash						
	Inward	N/A				
	Outward	N/A				
9(f) Others (Specify)						
	Inward	N/A				
	Outward	N/A				
10 BANKING SECTOR - DEPOSITS & LENDING RATES						
TYPES OF LENDING RATES	A	LENDING RATES - PA (%)				
		TZS	USD			
	(a) Flat	N/A	N/A			
	(b) Declining	N/A	N/A			
	(c) Negotiable	22%	9%			
B FIXED DEPOSITS						
PERIOD	TZS			USD		
	1M > 6M	6M > 12M	12M > 24M	500 > 1B	>1B	>1M
1 Month	1.25%	1.50%	1.75%	2.00%	2.25%	0.75%
2 Months	1.50%	1.75%	2.00%	2.25%	2.50%	1.00%
3 Months	1.75%	2.00%	2.25%	2.50%	2.75%	1.25%
6 Months	2.25%	2.50%	2.85%	3.20%	3.45%	1.50%
9 Months	2.65%	2.90%	3.05%	3.40%	3.65%	1.75%
12 Months	3.45%	3.60%	3.85%	4.10%	4.35%	2.00%
13-36Months	4.00%	4.25%	4.50%	5.00%	5.25%	2.25%
37-60Months	4.25%	4.50%	5.00%	5.50%	5.75%	2.50%

# Pinda underscores need for government to create conducive investment conditions

By Correspondent Friday  
Simbaya, Iringa

FORMER Prime Minister Mizengo Pinda has underscored the need for the government to continue creating a conducive investment environment as well as strengthen cooperation with the private sector as it is the engine of the country's economy.

Speaking yesterday here at an orientation seminar that involved all MPs and councilors from the ruling CCM in Iringa Region, Pinda said the economy is making progress due to the existence of the private sector, so it is high time for the government to continue working with it closely.

According to him, the private sector has made tremendous investments and impacts on various sectors that include transportation, power and energy, financial services, agribusiness, mining, manufacturing, and tourism among others.

He said that the government should invest much of its time listening to several challenges facing the private sector and come up with solutions so as to stimulate economic development.

"The trust that has various groups, including the private sector have shown to the ruling CCM in the last General Elections 2020 is immense. So, the government should make sure that it pays by serving well its people through the implementation of the priorities highlighted in the party's manifesto," he said.

He instructed leaders at various levels in the Iringa region who were elected by the party's ticket in the last General Election to ensure that they supervise the implementation of the manifesto.

"So, as the ruling party has to listen to the private sector by looking at the challenges they face so as to seek for solutions, by doing so, we will be supporting the

efforts of President John Magufuli in pushing the wheel of development in the country," Pinda said.

"To enable the sector to operate smoothly and bring development, we should ensure that we improve infrastructures in the areas of investments to make them more accessible and easier to transport various goods," he added. Pinda cited an example of investors in Iringa such as the Mount Royal Villa Hotel, located in Gangilonga which is one of the best tourist hotels, but it lacks a paved road.

He said that the local investor has pumped a lot of capital and various visitors are coming including tourists but its road is not conducive for the health of economic development in the region.

Pinda called on the Iringa regional government and the municipality to ensure that they address the issue as part of solving the various challenges facing the private sector.

"We also have another investor, Qwhihaya General Enterprise Co Ltd, a company producing electricity poles located in Mafinga, Mufindi district, whose road infrastructure is also a challenge despite the fact that they supply poles across the country," he noted.

The former premier further added that the investor has invested heavily and generates a number of jobs, but the road to the factory is still unpaved, and it is just a few kilometers from the main road to Tanzania-Zambia (Tanzam).

"Qwhihaya ltd is a local company trusted to produce electric poles that have been distributed across the country especially under the Rural Electrification Agency (REA) project which has benefited many rural households," Pinda explained.

Pinda urged Iringa regional authorities to work on the challenges so as to attract more investors from inside and outside the country.



how can we help you?





## JOB VACANCY

### UHURU HOSPITALS GROUP

Release Date: 15<sup>th</sup> January 2021

Uhuru Hospitals Group is a private Group of Hospitals established back in 2014 October in Mwanza Region. Since its establishment it has continued to observe a tremendous growth it being contributed upon by the quality of services which creates an increasing demand. As of current the Uhuru Hospitals Group is aiming at systems strengthening and further business development which goes hand in hand with firming up of its top Management structure. In view of this, Uhuru Hospitals Group is hereby seeking for applications from highly qualified, well experienced, competent and motivated persons to fill the following position;

**Position :** Director of Finance and Administration  
**Reports to :** Chief Executive Officer  
**Status/ Level :** Executive Position  
**Location :** Mwanza  
**Sector :** Private

#### Job Summary

The Director of Finance and Administration will be a strategic thought-partner, and report to the Chief Executive Officer (CEO). The successful candidate will be a hands-on and participative manager and will lead and develop an internal team to support the following areas: finance and procurement, business planning and budgeting, human resources, administration, operations, and IT. The Director of Finance and Administration will play a critical role in partnering with the senior leadership team in strategic planning, decision making and operations as Uhuru Hospitals Group continues to expand and enhance its quality service provision.

#### Education Qualifications

Minimum of a BA in Accountancy/ Finance/ Economics/ Mathematics/ Business Management with an MBA/MPA and CPA or similar background from the recognized institutions.

#### Duties and Responsibilities;

##### Financial Management

- Analyse and present financial reports in an accurate and timely manner; clearly communicate monthly and annual financial statements; collate financial reporting materials for all stakeholders, and oversee all financial, project/program and grants accounting.
- Coordinate and lead the annual audit process, liaise with external auditors and the finance team; hospital
- Oversee and lead annual budgeting and planning process in conjunction with the CEO; administer and review all financial plans and budgets; monitor progress and changes; and keep senior leadership team abreast of the organization's financial status.
- Implement a robust contracts management and financial management/ reporting system; ensure that the contract billing and collection schedule is adhered to and that financial data and cash flow are steady and support operational requirements.
- Update and implement all necessary business policies and accounting practices; improve the finance department's overall policy and procedure manual.
- Manage various types of agreements (cooperative agreements, grants, sub-grants, sub-contracts, personal services agreements, memos of understanding, etc.) and solicit legal advice when needed to ensure compliance with applicable government rules and regulations.
- Report on financial results and approve monthly, quarterly and annual operating plans and reports.
- Provide guidance to the CEO and Board of Trustees on strategic business directions by conducting financial planning, analysis, forecasting, developing scenarios to inform decision making, and advising on key directions and options for development
- Effectively communicate and present the critical financial matters to the board of trustees also ensure financial integrity and accountability and maintain internal controls.
- Ensure effective management of funds and approve expenditures in accordance with set procedures, principles and regulations.
- Lead the formulation and revision of the financial manual and policy manual, as well as the HR manual and develop strategies for allocation.

##### Human Resources, Administration and IT Management

- Further develop Uhuru Hospitals Group human resources and administration, enhancing professional development, compensation and benefits, performance evaluation, training, and recruiting.
- Ensure that recruiting processes are consistent and streamlined.
- Establish and manage a comprehensive training program to educate employees regarding staff tools, policies, procedures and guidelines.
- Ensure fully functionality and management of the internal IT systems including information security.
- Work closely and transparently with all external partners including third-party vendors and consultants.
- Oversee administrative and operation functions as well as facilities to ensure efficient and consistent operations as the organization scales.
- Develop management policies and procedures to ensure efficiency, quality, and all resources are in place, adhered to, and in compliance with local laws as well as organizational rules and regulations.
- Protect the organization's resources and assets and ensure efficient usage.
- Ensure all insurance policies are updated/ renewed on an annual basis.
- Participate in corporate policy development as a member of the management team.
- Ensure that security guidelines and procedures are established, maintained, updated regularly and adhered to by all staff. Monitor the security situation and provide leadership for staff in emergencies.
- Maintain in-depth relations with all members of the management team through demonstrated business judgment combined with an ability to effectively influence others.
- Perform other tasks as requested by Chief Executive Officer.

#### Required Qualification and Experience

- At least 7 to 10 years of overall professional experience; ideally three of which the candidate has served in a similar position and not less than five years of broad financial administration and operations management experience
- The ideal candidate has experience of final responsibility for the quality and content of all financial data, reporting and audit coordination for either a division or significant program area, and has preferably overseen a human resource function previously
- Ability to translate financial concepts to – and to effectively collaborate with colleagues who do not necessarily have finance backgrounds
- Technology savvy with experience selecting and overseeing software installations and managing relationships with software vendors; knowledge of accounting and reporting software
- Commitment to training programs that maximize individual and organization goals across the organization including best practices in human resources activities
- A successful track record in setting priorities; keen analytic, organization and problem-solving skills which support and enable sound decision making
- Excellent communication and relationship building skills with an ability to prioritize, negotiate, and work with a variety of internal and external stakeholders
- A multi-tasker with the ability to wear many hats in a fast-paced environment
- Personal qualities of integrity, credibility, and dedication to the mission of Uhuru Hospitals Group
- Experience/ background in Medical field (Hospital Management/ Healthcare service Management) will be an added advantage
- Clean Criminal Records. Candidates may be required to undergo criminal records verification (fraud/ theft checks in the recruitment process).

#### Required Skills

Leadership, Communication, Presentation, Critical thinking and Problem solving, Decision making, Networking, Analytical.

**Position :** Finance Manager  
**Reports to :** Director of Finance and Administration  
**Status/ Level :** Senior Position  
**Location :** Mwanza  
**Sector :** Private

#### BACKGROUND

The Finance Manager will be responsible to advise the Management on appropriate business planning and help in decision making processes to ensure that business is financially successful. He/she will work hand in hand with the Director of Finance and Administration to oversee the financial projections, budgeting, financial risks, reports and advise professionally. The candidate will also be involved in advising on planning, investments, savings, pensions, insurance products, procurement procedures and financial rules and regulations.

#### Education Qualification:

Minimum of BA Accountancy/ Finance/ Economics/ Mathematics/ Business Studies/ Management with CPA. A Certified Accountant by NBAA, preferably MA in Finance/ Accounts/ Commerce or similar background from the recognized institutions.

#### Duties and Responsibilities

- Provide financial reports and interpret financial information to managerial staff while recommending further courses of action.
- Advise on investment activities and how the institution and future business decisions might be impacted, while providing strategies that the hospital should take
- Analyse costs, pricing, variable contributions, sales results and the hospital's actual performance compared to the business plans.
- Develop trends and projections for the hospital finances and establish strategies that work to minimise financial risk
- Conduct quarter and annual reviews and evaluations for cost-reduction opportunities
- Oversee operations of the finance department, set goals and objectives, and design a framework for these to be met.
- Manage the preparation of budgets, monitor and maintain the financial health of the organization.
- Liaise with auditors to ensure appropriate monitoring of hospital finances is maintained in accordance with the financial regulations
- Correspond with various other departments, discussing hospital plans and agreeing on future paths to be taken.
- Reporting to management and stakeholders, producing financial reports related to budgets, account payables, account receivables, expenses etc.
- Developing long-term business plans based on the annual reports

#### Required Qualification and Experience

- Proven progressive experience of not less than 7 years, 3 of which the candidate has served in a similar position and not less than 4 years of performing similar functions.
- Experience in the financial sector with previous possible roles such as financial analyst
- Extensive understanding of financial trends both within the institution and general market patterns
- Proficient user of finance software with strong interpersonal, communication and presentation skills
- Able to manage, guide and lead employees to ensure appropriate financial processes are being used
- A solid understanding of financial statistics and accounting principles
- Working knowledge of all statutory legislation and regulations
- Strong computer skills especially Microsoft Excel and solid proficiency in other common office applications, specifically in Adobe/Word/Outlook
- Professional qualification such as CFA/CPA or similar
- Clean Criminal Records. Candidates may be required to undergo criminal records verification (fraud/ theft checks in the recruitment process).
- Experience/ background in Medical field (Hospital Management/ Healthcare service Management) will be an added advantage

#### Required Skills

Leadership, Communication, Presentation, Decision Making, Teamwork, Time Management, Attention to details, Report Writing, Accounts E-Systems, Negotiations, Planning, prioritizing, and organizing, Flexibility and adaptability.

**Position :** HR and Administrative Manager  
**Reports to :** Director of Finance and Administration  
**Status/ Level :** Senior Position  
**Location :** Mwanza  
**Sector :** Private

#### BACKGROUND

The Human Resources & Administration (HR&A) Manager will lead, direct and manage the day-to-day Human Resources and Administrative activities for Uhuru Hospitals Ltd. The HR&A Manager will provide oversight and guidance to the development and monitoring of processes related to recruitment and retention, compliance, compensation, benefits, training and development; as well as oversee administrative and operational functions. The HR&A will provide strategic guidance on HR to the office. The HR&A will be responsible for planning, managing, staffing, leading and controlling employees for effective implementation of the agreed goals.

#### Education Qualification:

BA in HRM/ Public Administration/ B.com – HR, preferably Masters in MPA/ MBA-HR and should be a Certified HR (PHR) or similar background from the recognized institutions.

#### Duties and Responsibilities

- Develop and oversee a recruitment process.
- Review job advertisements prior to posting, screen CVs, conduct telephone screenings, coordinate interview teams, participate in interviewing candidates and ensure that documentation is collected and recorded/filed.
- Oversee all labour engagement and manage the new hire orientation, induction and exit process.
- Annually review the Personnel Handbook recommending amendments needed due to changes in local conditions or labour laws.
- Manage timesheets for office, ensuring timely submission, approval, accuracy, and filing.
- Monitor compensation - ensuring internal equity & compliance and benefits.
- Facilitate job analysis and update job descriptions.
- Coordinate with Finance Manager in the preparation and management of Payroll.
- Advise the Director of Finance and Admin on appropriate staffing levels, placements and transfers as well as assist in budget preparation.
- Review employee final payments for accuracy and compliance with labour laws.
- Conducting Training Needs Assessment and evaluate the need for employee training and development and make recommendations.
- Oversee the coordination and implementation of annual performance reviews including the staff satisfaction assessment.
- Work with senior management to resolve employee relations issues pragmatically.
- Investigate employee relations issues & work to ensure human resources related decisions are consistent and fair.
- Supervise all travel and hospitals arrangements for staff and visitors, including visas and work permits as applicable.
- Ensure compliance with the national laws, rules, regulations and guidelines and update or review them accordingly
- Initiate the formulation of HR tools and documents like HR manual, training program and policy, recruitment and retention policy etc. and advice the Senior Management consequently based on the needs
- Ensure smooth running of all administrative functions in all offices and departments.
- Oversee all hospitals operations and ensures maintained performance of all non-clinical services as per set performance targets
- Lead non-clinical process re-engineering activities so as to enhance institutional performance
- Ensures fully functionality of the hospital systems and operationalisation of set Standard Operating Procedures

#### Required Qualification and Experience

- At least 7 years and above working experience, three of which the candidate has served in a similar position and not less than 4 years of performing similar functions.
- Well versed in HR best practices and solid understanding of employment and labour relations act, labour laws and regulations
- Working knowledge of administrative and HR procedures and business systems (such as HRMS, timekeeping, fixed asset management, etc.)
- Strong computer skills especially Microsoft Excel skills and solid proficiency in other common office applications, specifically in Adobe/Word/Outlook
- Highly competitive in the main HR functions like Recruitment, training and employee retention
- Experience/ background in Medical field (Hospital Management/ Healthcare service Management) will be an added advantage

#### Required Skills

Leadership, Communication, Presentation, Decision Making, Teamwork, Time Management, Attention to details, Report Writing, Interpersonal skills and customer service orientation, Planning, prioritizing, and organizing, Flexibility and adaptability.

**Position :** Assistant Accountant  
**Reports to :** Finance Manager  
**Status/ Level :** Middle Cadre  
**Location :** Mwanza  
**Sector :** Private

Education: BA in Accountancy/ Finance/ B.com/ Mathematics from a recognized institution.

#### Duties and Responsibilities

- Collaborate with Finance Manager and other team members to successfully execute various accounting tasks
- Maintain institution ledgers and daily financial transactions
- Create financial documents such as bills, invoices, pay-orders, payables, receivables and purchase orders
- Identify discrepancies in ledgers and accounts, tracking them to the source and correcting them
- Manage payroll activities and release salaries in collaboration with the HR office
- Coordinate and manage payment and billing details of external service providers, contractors and vendors
- Verify payments and deposits made through the institution account and coordinate with the banks
- Create monthly reports for management and team members
- Performing reconciliations of accounts
- Processing payments and invoices accurately and within expected time periods
- Verifying financial statements, ledgers and accounts and making corrections where appropriate
- Preparing profit and loss accounts sheets, VAT returns and annual budget

#### Required Qualification and Experience

- A minimum of 4 years and above progressive working experience in which the candidate has served in a similar position performing similar functions.
- The ability to produce accurate financial reports and the ability to prioritise work
- Discretion as there will likely be sensitive information and figures discussed
- The ability to work to strict time constraints but excellent in paying attention to detail
- Basic computer skills (Ms Word/ Excel/Spreadsheet/ Internet Navigation/ PPT etc)
- An organised and methodical approach to a task
- Experience/ background in Medical field and clean criminal record will be a plus

#### Required Skills

Teamwork, Time Management, Communication, Attention to details, Report Writing, Accounts E-Systems, Budgeting, Computer.

**Position :** Procurement and Supplies Officer  
**Reports to :** Finance Manager  
**Status/ Level :** Middle Cadre  
**Location :** Mwanza  
**Sector :** Private

Education: BA in Procurement and Supplies Management (Certified by PSPTB), or similar background from the recognized institutions.

#### Duties and Responsibilities

- Liaises with key institution employees to determine their product and service needs
- Monitors business trends and product availability to pay the best price for institution goods and services without sacrificing quality or delivery times
- Nurtures relationships with suppliers to negotiate the best prices for the institution
- Maintain and update a list of suppliers and their qualifications, delivery times, and potential future development and research for potential new suppliers
- Researches new products and services to meet the institution goals
- Assesses total costs of institution purchases timely
- Develops and implements strategies for procuring, storing, and distributing goods or services and maintaining stock levels
- Estimate and establish cost parameters and budgets for purchases
- Create and maintain good relationships with vendors/suppliers and internal customers
- Maintain records of purchases, pricing, and other important documents and data
- Review and analyse all vendors/suppliers, supply and price options
- Develop plans for purchasing equipment, services and supplies
- Ensure that stores and warehouse is well managed and records are well kept
- Ensure 100% availability of commodities and supplies stock
- Lead the stock control and stock taking activities
- Perform any other related duties assigned by the Finance Manager

#### Required Qualification and Experience

- A minimum of 4 years and above progressive working experience in which the candidate has served in a similar position performing similar functions.
- The ability to make professional decisions in a fast-paced environment
- The ability to produce accurate procurement reports and prioritise work
- Discretion as there will likely be sensitive information and figures discussed
- The ability to work to strict time constraints but excellent in paying attention to detail
- Basic computer skills (Ms Word/ Excel/Spreadsheet/ Internet Navigation/ PPT etc)
- A good team player who is organised and uses methodical approach to a task
- Experience in drug stores management (medical stores) will be an added value
- Experience/ background in Medical field and clean criminal record will be a plus

#### Required Skills

Time Management, Attention to details, Teamwork, Communication, Negotiation, Report Writing, Knowledge and adherence to PSPTB directives/ requirements, Computer.

#### Mode of Application

Interested candidates are to submit their motivational letter, copy of their latest CV and copies of their certificates in one document. The CV must include the list of work-related traceable referees including their email address and telephone number. To be considered your application MUST be received before 1700 hrs January 29th 2021. The subject line of your email should mention the job position you are applying for as it appears in this advertisement. Failure to do that may lead to difficult retrieval of your application. All correspondents and applications should be emailed to; [info@uhuruhospital.co.tz](mailto:info@uhuruhospital.co.tz)

#### Note that:

- Uhuru Hospitals Group is an equal opportunity employer
- Any application sent later than the mentioned date and time will not be considered.
- Uhuru Hospitals Group regrets that Only short-listed candidates will be contacted within two weeks after the deadline of this advert.
- Female candidates are strongly encouraged to apply



# The Guardian

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FRIDAY 15 JANUARY 2021

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

## Govt stand on GMOs clarifies matters, but now the hard part

REPORTS that the government has suspended research and trials on genetically modified organisms (GMOs) will have come as a surprise to many, and a welcome surprise to a wide range of activists in the agricultural and food security sector.

To plan is indeed to choose, in which case there was need to make a proper choice on the matter - and a firm official decision has been made which will guide crop research and improvement programmes for the foreseeable future.

That is what is positive about the measure, that it puts an end to debate in a clear and specific manner so that research institutions know what is relevant.

Along with suspending genetic modification research and trials, the Ministry of Agriculture has imposed exhaustive scrutiny on imported seeds to ward off scientifically engineered versions.

This is going by recent remarks by the respective minister, Prof Adolf Mkenda, as toured the Tanzania Agricultural Research Institute (TARI) centre at Mikocheni in Dar es Salaam.

The minister explained the decision as being tied to the need to conserve the country's genetic resources and local seed varieties - all having to do with biodiversity issues.

The minister's hosts then saw why the drought-tolerant GMO maize trials that have been going on at the Makutupora Research Centre in Dodoma and another for cassava at TARI Mikocheni had to halt operations forthwith.

The maize project sought to tackle periodic infestation of fall armyworm, while the cassava trial was meant to end diseases such as the brown streak virus.

The minister noted that free entrance of foreign seeds spreads

seed market dominance by a few agricultural companies, with local farmers forced to buy from them every year and hence creating seed dependence. This will make most biodiversity enthusiasts clap heartily.

Tied with the clampdown on genetic modification is the importation of such seeds, where laboratories to test seeds at a molecular level will be done, and to that effect a number of laboratories will be improved.

It is quite possible for the country to attain food self-sufficiency using traditional seeds or improving upon those varieties by hybridisation and other methods.

In that case, the decision can't be said to set the stage for any actual difficulties in the supply of grains, legumes, fruits or vegetables. It's only that the shortcut towards the elimination of sugar-borne pests by altering the sugar compounds by modification is ruled out.

As commonly happens in business, investment and research, there are spheres in science that are uplifted and others downgraded on account of option for new directions.

This is when biodiversity and the quest for genetic modification will have lived side by side, struggling for policy space.

Now this shall no longer be the case, as genetic modification will be taught as an optional course in this or that stream, but not being part of scientific programmes in local institutions.

We can live with that, but evidently the battle against pests will prove a little harder to handle when we try to marry varieties of crops to get better ones; pests adapt.

The minister's audience at TARI Mikocheni, including the institute's national level leaders, aired inclination and ability to focus ahead.

## Desert locusts may not come, but precautions are necessary

UNITED Nations updates show that swarms of locusts already sighted in the southwestern parts of Kenya might strike Tanzania, a situation that has occurred several times in the past but with their grazing grounds usually remaining northwards.

Last year, and even the year before, the "fortunate" regions survived by a whisker, and we just shouldn't - and cannot - rely on luck.

The United Nations Food and Agriculture Organisation (FAO) has warned that swarms of locusts are spreading from northern Kenya and were close to Taita-Taveta County - which is adjacent to Kilimanjaro and Tanga regions.

By that kind of movement, the hugely destructive insects could reach Tanzania anytime this month. That is essentially what the latest UN update says - all this quite rapidly after swarms were sighted in Ethiopia, Somalia, Sudan and Eritrea.

The UN agency has called on countries in the region to put up maximum efforts in conducting survey and control operations to reduce locust migration and breeding.

The breeding and spreading of the insects from the Horn of Africa is usually unhinged and hardly ever placed under control.

Remedial work is expected in the neighbouring zone, partly because the breeding grounds don't have the relevant administrative and civic infrastructure to which other agencies could lend a hand.

The perennial crisis in the zone

is amplified in its impact by the locust swarms, which puts food security in peril for wider sections of the zone.

The UN agency points with precision where the swarms started and continue to breed - noting that, in Somalia, mature swarms are present in the northwest and breeding is in progress on the coast where hopper bands have formed.

"Breeding also continues in the northeast where numerous hopper bands are concentrated between Iskushuban and Bosaso," the agency observes, while falling short of stating if any control and mitigation work had already started in the area. There are alerts and there is monitoring, period.

It all depends on the path of the swarms, and there is a slight complication, when the agency says that breeding may also be under way in other areas on the northern plateau - in Somalia - which has experienced heavy rains, thanks to Cyclone Gati.

With rainwaters softening the ground, swarms of immature locusts continue to move southwards in the central and southern regions towards Kenya.

There is a fair chance that the swarms remain in our northern neighbour (Kenya) and further north without reaching our side of the border, as previously witnessed.

It is unclear if there are ecological reasons for this natural defence line against invasions by the insects, but we surely need to be doubly vigilant.

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# China and Africa: A closer community for better world

By Yi Fan

THE world will never be the same after Covid-19. Yet, in a world changed and changing in ways unseen before, certain things do endure. The fraternity between China and Africa is one of them.

Forged in the early nationhood of the People's Republic of China and African countries, the friendship has grown into a towering tree defying winds and rains over the decades.

And certainly, it will not be deterred by Covid-19. From January 4 through 9, Chinese State Councillor and Foreign Minister Wang Yi was on official visits to the world with a five-nation tour to Africa, a proud tradition upheld by every Chinese foreign minister over the past 30 years.

Rain or shine, China and Africa are always there for each other. Many African leaders, among them Tanzanian founding father Mwalimu Julius Nyerere, visited China quite a few times. For his part, Chinese President Xi Jinping visited Africa on his maiden foreign trip in 2013.

From building TAZARA to fighting Ebola, China has never hesitated to help African countries and nations. From applauding China's return to the UN to rebutting unfair accusation against the world's most populous nation, Africa has always stood with China.

The timing of the Africa tour by China's current Foreign minister cannot be more relevant: 2021 is an anniversary year for diplomatic relations between China and several of the five African countries.

It is also the concluding year for the follow-through of Forum on China-Africa Cooperation's (FOCAC) Beijing Summit and, most importantly, a year when solidarity is vital for humanity to emerge from several of the challenges of our lifetime.

True friends don't leave each other at the sign of danger, so goes an African proverb. When the world is in the depth of a "winter", due to a coronavirus which no one knew before, solidarity between China and African countries sends through a warm spring breeze.

For China, it is a snowfall of goodwill letters from African leaders and assistance in kind, priceless as an expression of friendship.

For Africa, it is the medical



President John Magufuli with Chinese State Councillor and Foreign minister Wang Yi

supplies and professionals sent from China in addition to the online experience sharing sessions that China held with its African friends.

For example, when Botswana detected its first case of Covid-19 in March last year, China was among the first to send out medical supplies.

Last September, a 46-member Chinese medical team braved the pandemic to begin their two-year-long work in the southern African nation. At the Princess Marina Hospital in the capital Gaborone and the Nyangabgwe Hospital in Francistown, the Chinese doctors threw themselves into the treatment of urgent cases, including a little boy with acute abdominal disease, often before the patients tested Covid-19-positive.

It was more than courtesy when Sethomo Lelatisitswe, Botswana's health and wellness assistant minister, once commented: "Botswana will forever cherish the assistance from China."

Now, with China and Africa working together to make vaccines more affordable and accessible in the developing world, there is a greater chance for humanity to prevail over these trying times.

But the world needs to look beyond the coronavirus pandemic. China is pursuing national rejuvenation and a better life for its people.

So is Africa. With the African Continental Free Trade Area having taken off this New Year's Day and China reinforcing its domestic and international markets, a lot more can be done by the two sides coming closer

together.

When it comes to getting things done, China and Africa are no talkers but doers: an MOU was signed between China and Nigeria during Chinese Foreign minister Wang's visit primarily to spearhead bilateral cooperation across the board.

Chinese companies like Huawei have been helping with ICT training for the next-generation Nigerian talents, while Democratic Republic of Congo and Botswana became the 45th and 46th countries to join the big family of Belt and Road cooperation.

Meanwhile, a grand blueprint has been drawn up for China-Tanzania cooperation in infrastructure, human resources training, investment and trade, while a demonstration zone of South-South cooperation on climate change will be built to support climate change response in Seychelles, a paradise on the Indian Ocean.

Heading to a shared future with their strengths combined, China and Africa can work together towards: a healthy Africa with greater public health capacity, an Africa strong in manufacturing, a connected Africa with across-the-continent infrastructure, trade and financial links, and a green Africa prospering while preserving its grasslands, mountains and lakes.

Also forecast are a digital Africa thriving on the fourth industrial revolution, a bumper African harvest for all Africans, a secure Africa where guns are silenced and peace restored, and an Africa drawing on a greater pool of professional talents.

Sincerity, real results, affinity

and good faith. These constitute the guiding principle set out by Chinese President Xi Jinping during his visit to Tanzania in 2013.

In between, China has built for Africa 6,000 kilometers of railways, the same mileage of highways, over 130 medical facilities and more than 170 schools. China sees to it that every promise turns into real results.

As the world suffers the greatest recession since the 1930s, what else is more needed than solidarity and partnership? When the 1.4 billion Chinese and 1.3 billion Africans prosper together, humanity will surely have a brighter future.

In the 21st century, as in the past, a closer China-Africa community is a force for good for the world.

• Yi Fan is a Chinese international affairs analyst based in Beijing.



**It was more than courtesy when Sethomo Lelatisitswe, Botswana's health and wellness assistant minister, once commented: "Botswana will forever cherish the assistance from China."**



# Is Africa really the most 'ready-for-circularity' continent?

VIENNA

**A**FRICA'S chances of moving towards circular business models are easier than in other continents where most infrastructure were built without their next-life cycles in mind.

Africa is potentially one of the most 'ready-for-circularity' continents because its ecological footprint is still very low.

Circular economy approaches can ensure affordable and eco-friendly infrastructure development, provide jobs for millions of Africans working in the informal economy, and help preserve the productive capacity of critical natural capital.

But what exactly is this new concept - of circular economy - and how can it inspire investments, policy-making and socio-ecological as well as economic development challenges in Africa?

"Our reporting and the live-stream aim to address a perception challenge: too many people, in Africa and elsewhere, equate the circular economy to recycling and waste management," explains Sören Bauer, President of REVOLVE Circular.

"The concept is much bigger than that. For example, one of the so-called 'action imperatives' of the circular economy is 'Refuse' - with implications for different stakeholders: product designers refuse certain materials in the first place, to avoid waste; producers refuse the use of specific hazardous or toxic materials or any virgin material; and consumers refuse certain products, choose to buy less, use less, or to reject packaging waste and shopping bags.

Once all the action imperatives of the circular economy are better understood, people start realising just how innovative and potentially disruptive the concept, and a 'circular lifestyle', is."

In addition to recycling, at least two other action imperatives of circularity present big opportunities for Africa: remanufacturing and refurbishment.

Remanufacturing hubs across the continent can be created in many African countries and would generate sustainable jobs. A network of remanufacturers in charge of restoring products back to their original state can satisfy local and regional demand or resell remanufactured products to Europe and the Middle East.

Co-produced by Vienna-based non-profit organisations REVOLVE Circular and Circular Experience, the live-stream was today (January 14) expected to address the opportunities and challenges of the circular economy in Africa.

Four panelists from finance, academia, policy-making and civil society will offer insights into four different perspectives: Dr Anthony Nyong from the African Development Bank Group (AfDB), Dr Olawale Olayide from the Africa Circular Economy Research and Policy Network (ACERPIN), Jocelyne Landry Tsonang from the African Circular Economy Network (ACEN), and Hezekiah Okeyo Kenya's Industrialisation, Trade and Enterprise Development ministry.

The panelists were lined up to discuss issues such as what young African entrepreneurs should know about the opportunities and the potential of the circular economy and circular practices, the extent to which circular policies and practices are part of Africa's industrial transformation, how African-led research on the circular economy can inform policy-making, and what the research focus should be on.

Michael Boyle, founder of circular experience, would stand as co-moderator of the event.

Offering his pre-event perspective on circularity, he said: "I believe that Africa is one of the centres of frugal innovation, the process of reducing the complexity and cost of a good and its production."

He added: "This allows us to overcome scarcity and optimise what we have. For me, frugality is the main source of innovation, and it can help turn the circular economy into the game-changer we need to reach sustainability goals globally."

The circular economy is indeed an emerging paradigm and 'umbrella concept' which includes many various views, concepts and schools of thought. Among those usually referred to are industrial symbiosis, cradle-to-cradle and biomimicry.

While the concept is rightly criticised for mainly being rooted in such theory that emerges from the Global North, the CRESTING research project, a partner of REVOLVE Circular, now provides an interactive timeline of over 70 circularity concepts from the Global South and North alike.

They also include Ubuntu, Vivir Bien or the second encyclical of Pope Francis, Laudato Si', in which the pope critiques consumerism and irresponsible development, and laments environmental degradation.

The January 14 live-stream was also widely expected to be an important stepping stone towards "Africa Circular", the first pan-African Circular Economy Conference planned for 2022 by the African Circular Economy Network (ACEN), a civil society group.

It was due to bring together policy-makers,



academia, corporate decision-makers and circular economy specialists from around Africa and beyond.

"As part of our policy advocacy we are planning five regional online workshops in 2021.

They shall prepare and culminate in 'Africa Circular' next year, the first pan-African multi-stakeholder event to inform about and drive the circular agenda in Africa," according to ACEN executive team member Jocelyne Landry Tsonang.

"We are pleased to collaborate with REVOLVE Circular on the event and invite governments, international organisations, development banks and companies with a sustainability mind-set to join us in this effort and make it happen," she said.

Stuart Reigeluth, founder of REVOLVE Group and Vice-President of REVOLVE Circular, gives the reasons behind creating this new non-profit organisation: "The circular economy is a key concept that can, and needs, to set different priorities in different world regions.

"We created REVOLVE Circular as a non-profit organisation with the goal of informing and driving the necessary transformation from a linear to a more circular economy with policy advocacy and strategic communication.

"Part of our work is to collaborate with media decision-makers and journalists to help ensure they understand the concept and report in an informed manner."

More than 1,000 people from

over 30 countries have signed up for the free live-stream by yesterday.

Media representatives and media decision-makers are particularly invited to join and learn more about the circular economy, circular policies and practices and what they can offer Africa.

REVOLVE Circular advocates the development of a more circular economy globally by showcasing its contours, ripples and clusters: contours as it provides independent and constructive reporting; ripples by brokering knowledge; and clusters by researching and teaching the circular economy.

Circular Experience is meanwhile a brand of Procurro Solutions, an LLC based in California. Its expertise lies in customer sustainability insight, making it possible to reveal desires that are imperative for reaching a meaningful circular experience.

Customers are waiting for sustainable products and services, so the sale is already half-complete.



## Canara Bank (Tanzania) Ltd.

(Together we can build a better life)

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### DISCLOSURE UNDER REGULATION 12 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014

#### CUSTOMER COMPLAINT REDRESSAL MECHANISM: To The Esteemed Customers Canara Bank (Tanzania) Ltd Tanzania

#### 1. INTRODUCTION (UTANGULIZI)

The Complaints Resolution Desk (the Desk) has been established by the Bank of Tanzania (BOT) as a cost effective and efficient mechanism to resolve complaints between banking institutions and their customers. The Desk, which is fully funded by the Bank, is intended to resolve complaints (small claims) whose monetary value in respect of both the claim amount and remedy awarded does not exceed fifteen million Tanzania shillings (15,000,000) Mn.

#### 2. HOW TO LODGE A COMPLAINT WITH OUR BANK (JINSI YA KUWASILISHA MALALAMIKO KWA DAWATI)

When you are dissatisfied with our services or you have any complaint pertaining to our staff or bank or otherwise, you may lodge complaint to us in writing by post or fax or through your registered email address on the following contact addresses.

**General Manager (Operations) Canara Bank (Tanzania) Ltd, Dar es Salaam Branch,**  
 Post Box 491 Dar es Salaam  
 Phone : +255 (22) 2112532  
 Fax: +255 (22)2112534  
 E Mail : cbitl@canarabank.co.tz

**The Nodal Officer, Grievance Redressal Cell, Canara Bank (Tanzania) Ltd,**  
 Post Box 491 Dar es Salaam,  
 Phone : +255 (22) 2112530;  
 Fax: +255 (22)2112534  
 E Mail compliance.cbitl@canarabank.co.tz

**NOTE:**

- For lodging complaint with BOT please use Complaint Form No. 1.
- For detailed information for lodging complaint with BOT please visit BOT website https://www.bot.tz.org.

#### 4. HOW TO LODGE A COMPLAINT WITH THE DESK AT BANK OF TANZANIA (BOT) (NAMNA YA KUWASILISHA LALAMIKO KWA DAWATI LA BOT)

If you are dissatisfied with the decision of our Bank in respect of your complaint or do not receive a response from our Bank within 21 working days from the date of lodging your complaint, you may within 14 working days lodge your complaint with the Desk at BOT. However, before lodging your complaint with the Desk at BOT, you are required to exhaust the Internal Complaints resolution mechanism of our Bank first.

The complaint with Complaints Resolution Desk at Bank of Tanzania shall be lodged in the prescribed form (Schedule A), duly signed by the complainant and shall be submitted in any of the following ways:

- By hand or by post to: Complaint Resolution Desk, Office of the Secretary to the Bank of Tanzania, 10 Mirambo Street, 11884, Dar es Salaam.
- By electronic mail: complaints-desk@bot.go.tz
- By facsimile to fax no: +255 22 2234067
- By phone: +255 22 2233265/+255 22 2233246

**Note:**

- Complaints shall be lodged with the Desk from 9:00 AM to 12:30 PM (Monday to Friday).
- Your complaint must be lodged before expiry of two years after the cause of action arose.

#### 5. PECUNIARY JURISDICTION OF THE BOT DESK (MAMLAKA ZA KIFEDHA ZA DAWATI)

The Desk shall handle complaints whose total monetary value in respect of both the claim amount and remedy to be awarded does not exceed Fifteen Million Tanzania Shillings (TZS 15,000,000.).

#### 6. ELIGIBLE COMPLAINTS (MALALAMIKO YA HAKI)

Only the following categories of complaints are eligible for submission to the Desk:

- A complaint against a banking institution which is either a member of the Tanzania Bankers Association or regulated by the Bank.
- A complaint which is lodged within 14 days after a banking institution has delivered its decision or has failed to respond.
- A complaint in respect of an incident which occurred less than two (2) years ago.

#### 7. INELIGIBLE COMPLAINTS (MALALAMIKO YASIO YA HAKI)

In terms of the Guidelines issued, the Desk considers the following complaints as ineligible:

- A complaint which has been the subject of legal proceedings before a Court or Tribunal.
- Where the complainant has not suffered any financial loss, material inconvenience or distress.
- A complaint which would be more suitably dealt with by a Court or under other dispute resolution arrangement.

#### 8. INFORMATION YOU MUST INCLUDE IN THE COMPLAINT (TAARIFA MUHIMU ZA KUJUMUISHA KWENYE LALAMIKO)

- Your name and address.
- The name and address of the banking institution against which the complaint is made.
- Details of what your complaint is about including exactly what the bank did that it shouldn't have done or what it didn't do that it should have done.
- What you have lost in terms of personal injustice, financial loss, hardship or inconvenience.
- What you would like the Desk to do to put things right and details of what you have done so far to try to resolve the complaint
- Include documentary evidence, if any.

#### 9. WITHDRAWAL OF THE COMPLAINT (KUFUTA LALAMIKO)

A complainant may, at any time before the Desk's determination, withdraw his complaint in writing from the Desk, and the matter shall be closed by the Desk.

#### 10. FREE SERVICE (HUDUMA ZA BURE)

Resolution of banking consumers' complaints is free of charge as the Desk does not charge any fee whatsoever.

#### 11. MEDIUM OF COMMUNICATION (NUJIA YA MAWASILIANO)

The medium of communication is both English and Kiswahili.

#### 12. REMEDIES AWARDED (SULUHISHO LILLOPATIKANA)

The function performed by the Desk is different from that performed by courts. The Desk is enjoined not to have regard to technicality and legal form but resolve complaints using criteria that would not usually be used by courts; for instance whether an explanation for the conduct was not given when it should have been given. A banking institution may be required to issue an apology, change its practices, effect payment or compensation as the case may be. The Desk is not bound by the legal principles of handling complaints such as rules of evidence but adheres to the general principles of natural justice.

When Aggrieved by Desk decision

Either party may request the Desk to reconsider any of its decision. Each party also has a right to seek redress before a competent court when it is not satisfied with the decision given by the Desk



# Global consultancy names top risks for business in 2021

LONDON

THE Covid-19 pandemic, emerging digital threats, climate change and US-China relations are among the top five risks for business in 2021, according to a report published earlier this week by specialist global risk consultancy Control Risks.

Underpinning these risks, the danger of missing the rebound in a year of multi-speed recovery is topmost.

"There's no doubt that businesses will continue to face considerable disruption from the Covid-19 pandemic, but we believe that the opportunities are real and exciting for many companies in 2021," Control Risks CEO Nick Allan comments in the report.

All top five global risks are present in Africa but play out in unique ways. In some areas the continent presents a positive break from the more negative global trends, such as in the regional cooperation shown in the response to Covid-19 and the recent launch of the African Continental Free Trade Area (ACFTA).

Overall, however, 2021 will be a tough year for a continent that will struggle to recover from Covid-19 as fast as much of the rest of the world.

Despite many significant opportunities for investors, the markets African countries are investing in will be ones characterised by significant operational and political uncertainty.

The investors expected to achieve success in 2021 are those that understand that Africa's post-pandemic landscape will be tangibly changed from what came before, presenting different challenges and new opportunities.

The top five risks are released as part of Control Risks' annual RiskMap report, a global risk forecast for business leaders and policy makers across the world.

The first is a world with long Covid-19, with 2021 being a year of uneven recovery as vaccine rollouts create a world of haves and have-nots - with pockets of forever Covid-19 at the bottom of the pecking order.

Much of Africa, unfortunately, will be in the have-not category and companies will face prolonged operational uncertainty as localised restrictions are sporadically imposed in response to virus spikes.

Africa's economic recovery will also be more gradual, as governments with limited fiscal headroom cannot engage in sustained stimulus spending and must instead rely on under-developed private sectors to drive their recoveries.

The second is 'stabilisation without normalisation' in respect of US-China relations. While 2021 should see superficial stabilisation in the links, the straining of the international rules-based system seen over the past few years will not go into full reverse.

Competition rather than cooperation will remain the norm in international relations.

In this regard, at least Africa represents a welcome break from global trends, with the January 1 launch of ACFTA. Full implementation of a continental free trade area will be slow but the fact that Africa is moving in that direction when much of the world is not should be attractive to potential investors.

Then comes ensuring that the continent goes green - or goes bust.



An inflection point is coming for the relationship between businesses and climate change in 2021.

No organisation can now afford not to take a stance. The environment is a critical aspect in a broader area of the Environmental, Social, and Corporate Governance (ESG) agenda.

This refers to the three central factors in measuring the sustainability and societal impact of an investment in a company or business. These criteria help to better determine the future financial performance of companies, with respect to return and risk.

Although no African country except South Africa has made a net zero pledge to date - without special funding, governments do not view it as a priority - the continent nonetheless has huge renewable energy potential.

Renewable energy projects connected to microgrids make sense in a continent of small population centres spread over huge areas, and the recent liberalisation of energy markets in many countries has opened up multiple opportunities for private-sector investors.

Without government backing, however, investors may ignore these opportunities for the subsidies and support on offer elsewhere.

Risk 4 is seeing digital acceleration hit emerging threats. The remarkable increase in connectivity across Africa - in mobile phone penetration, internet penetration, social media use and data traffic flows - has opened up a vast array of new opportunities.

This is evidenced by the rapid growth in the African tech sector over the past few years. But this connectivity also brings risks.

Cybercrime has boomed across Africa, from simple scams to sophisticated attacks on critical infrastructure. Criminal and state actors have also engaged in influence operations, spreading misinformation and inflammatory content that poses reputational risks to companies as well as political players.

Companies in Africa, just like the rest of the world, will have to balance the drive for technological innovation with security, integrity and resilience challenges.

There is also the risk of missing the rebound. The year will see strong GDP growth in multiple markets, the roll-out of vaccines and a world hungry to start living again. While progress will be faltering, an uplift is coming - do not miss the rebound.

If 2020 was about survival for many companies, 2021 is the time to focus on opportunity. Under the duress of Covid-19 many companies have flexed, not broken.

Through innovation, rapid technology adoption and streamlining, they have emerged stronger, while weaker competitors have fallen.

Those companies that turn the efficiency gains of 2020 into productivity gains continue to accurately assess trends and show flexibility in adapting their operations will benefit from the coming surge in demand.

"Governance, policy consistency and rule of law are critical for investors in Africa and deep-rooted challenges remain across the continent in this realm, however we do see positive change across the region," explains Tom Griffin, Partner - Africa and Middle East, Control Risks.

He elaborates: "Recovery will be an opportunity for governments to address structural constraints and promote new approaches & technologies - the region remains front and centre for many of our clients."


"For Control Risks, Africa sits at the heart of our past, present, and future - we continue to invest and see growth across the region."

Control Risks helps to create secure, compliant and resilient organisations in an age of ever-changing risk.

It works across a range of disciplines, technologies and geographies, convinced that taking risks are essential to its clients' success.

It provides its clients with the insight to focus resources and ensure that they are prepared to resolve the issues and crises that occur in any ambitious global organisation.

Agencies



## Bank of India (Tanzania) Ltd.

Relationships beyond banking

### PUBLICATION OF FINANCIAL STATEMENTS

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014 AND CONSUMER PROTECTION REGULATION, 2019

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

NO.	ITEM/TRANSACTION	CHARGE/FEE	
		USD	TSHS
<b>1.0</b>	<b>Current Accounts</b>		
a)	Required minimum opening balance	500	500,000
b)	<b>Monthly service fee (breakdown per customer)</b>		
	Folio Charge	4	6,000
c)	Cheque withdrawal over the counter		
	Up to Tshs 25,000,000 a day	-	free
	Over 25,000,000 a day	-	0.15% of withdrawn amount
	Up to 5000 USD a day	free	-
	Over 5000 USD withdrawal	0.6% of withdrawal amount	-
d)	Fees per ATM withdrawal	-	-
e)	ATM mini statement	-	-
f)	Interim/additional statement per page	1.50	1500
g)	Periodic scheduled statement	free	free
h)	Cheque book (50 leaves)	27	42,000
i)	Dishonoured Cheque	55	70,000
j)	Special clearance		
	Within walking distance 1km	45	70,000
	More than 1km	65	95,000
k)	Counter cheque	-	-
l)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages USD 90	-
m)	Cancellation of bankers cheque/DD	15	20,000
n)	Stop payment	28	35,000
p)	Standing order	-	-
q)	Balance enquiry	free	Free
r)	Issue of Balance certificate	7	9,000
s)	New ATM card issuance	-	-
t)	ATM card renewal or replacement	-	-
u)	Overdrawn account interest charge		
	Overdrawn in current account	2% over the TOD rate	2% over the TOD rate
	Overdrawn in loan account	2% over regular rate	2% over regular rate
	Unarranged overdraft	2% over the TOD rate	2% over the TOD rate
v)	Interbank transfer	-	-
w)	Bill payments through ATM	-	-
x)	Deposit fee	-	-
	<b>Savings Accounts</b>		
	(Up to USD 5000)	Free	-
	(Over USD 5000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD	12% (Min USD 1) of the aggregate of small currency amount	-
	<b>Current account.</b>		
	(Up to USD 10000)	Free	-
	(Over USD 10000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-
v)	Other (please specify)		

No	ITEM/TRANSACTION	CHARGE/FEE		
		USD	TSHS	
<b>2.0</b>	<b>Savings Accounts</b>			
a)	Saving bank customer ID Card-one time	7	10,000	
b)	Cash withdrawal per day-Free of charge up to amount	2,000	25,000,000	
c)	Cash withdrawal charges over USD 2,000 to 5,000 per day	0.25% of withdrawal amount		
d)	Cash withdrawal charges over USD 5,000 per day	0.60% of withdrawal amount		
e)	Cash withdrawal charges over TZS 25,000,000 per day	0.10% of withdrawal amount		
f)	Required minimum opening balance			
	Without cheque book	50	50,000	
	With cheque book	200	200,000	
g)	Monthly service fee	-	-	
h)	Interim statement	1.5 per page	150 per page	
i)	Cheque book charges 25 leaves	15	20,000	
j)	Account closure	25	35,000	
k)	<b>Maintenance of minimum account balance</b>			
	Without cheque book	50	50,000	
	With cheque book	200	200,000	
l)	<b>Minimum balance charges (in case of non maintenance of minimum balance)</b>			
	Without cheque book	4 p.m	900 p.m	
	With cheque book	15 p.m	3,800 p.m	
<b>3.0</b>	<b>Current Accounts</b>			
	Ledger folio charges per folio (40lines per folio)	4 per folio	6,000 per folio	
	Cash withdrawal per day-Free of charge up to amount	5,000	25,000,000	
	Cash withdrawal charges over USD 5,000 per day	0.6% of withdrawal amount	-	
	Cash withdrawal charges over TZS 25,000 Mn per day	-	0.15% of withdrawal amount	
	Cheque book charges 50 leaves	27	42,000	
	Account closure charges	70	85,000	
	<b>Maintenance of minimum account balance</b>			
	Without cheque book	15 p.m	20,000 p.m	
<b>4.0</b>	<b>Electronic Banking</b>			
a)	Internet banking monthly fee	-	-	
b)	Internet transfers	-	-	
c)	SMS banking	-	-	
d)	SMS Alert facility -	Minimum SMS Alert Charge (to be recovered quarterly upfront)	Number of Free SMS on paying SMS Alert charge	SMS Alert charge per SMS beyond the free SMS (To be recovered in monthly basis)
		USD 3.00 (USD a/c) TZS 5,000 (TZS a/c) USD 10,000 (USD a/c) TZS 15,000 (TZS a/c)	1st 50 SMS in a Qtr 1st 150 SMS in a Qtr	USD 0.05 per SMS TZS 100 per SMS USD 0.05 per SMS TZS 100 per SMS
e)	Others	-	-	-
<b>5.0</b>	<b>Foreign Exchange Transaction.</b>			
a)	Purchase/sale of Txs transactions over the counter	-	-	-
b)	Purchase of foreign Cheque.	-	-	-
c)	Sale/purchase of cash passport.	-	-	-
d)	Telegraphic transfer.	-	-	-
e)	Remittances Outward (TTS)	10	10,000	
	Other Outward remittances:			
	Up to USD 8,000	A/C holder 15	Non A/C holder 40	
	USD 8001-10,000	15	30	
	Above USD 10,000	0.35%max USD 210	-	
e)	Telex/SWIFT	30	-	
f)	Transfer from foreign currency denominated account to local current account (within bank and to other bank).	-	-	-
<b>6.0</b>	<b>Other Charges</b>			
a)	Activation of Dormant Accounts - Per Individuals	3	5,000	
	- Corporate	6	12,000	

7.0 Personal Loans, Charges			
a)	Processing/Arrangement/Appraisal fee		
i)	Personal loans	1.50%	1.50%
ii)	Overdrafts	1.30%	1.30%
iii)	Mortgage finance	1.30%	1.30%
iv)	Asset finance	1.30%	1.30%
b)	Unpaid loan instalment	5.00% Over the applicable rate	
c)	Early repayment	2.5% of prepaid loan amount	
d)	Valuation fees	As per actual charges by valuer	
e)	Others	Actuals as per advocate bill	
i)	Documentation charges	30% of loan amount	
ii)	Document Handling Charges	0.30% of loan amount	
iii)	Inspection Charges	Tshs 30,000 per visit	
iv)	Modification charges	0.25% on the sanctioned limit	
<b>8.0</b>	<b>Guarantee (Performance/Financial)</b>		
	Guarantee Commission	1.35% per quarter or part thereof of minimum for one quarter	
	Guarantee against 100% cash margin	50% concession on the above rate	
<b>9.0</b>	<b>Imports</b>		
	LC opening charges	1.35% per quarter +SWIFT charges USD 30	
	LC against 100% cash margin	50% concession on the above rate	
	LC amendment charges	Per amendment 0.40% of LC mount (minimum USD 60 and maximum USD 325) +SWIFT charges USD 30 (same for LC against 100% cash margin)	
	Acceptance of bills under LC	0.60% of bill amount minimum USD 30 maximum USD 180	
	Retirement of bills under LC	0.80% of bill amount minimum USD 30 maximum USD 360	
	Inward bills for collection	0.30% of bill amount minimum USD 150	
<b>10.0</b>	<b>Exports</b>		
	Negotiation of bills under LC	0.60% of bill amount minimum USD 30 maximum USD 360	
	Confirmation of Export LC	0.90% per quarter +SWIFT charges USD 30	
	LC advising charges	USD 150	
	Export bills for collection	0.80% of bill amount minimum USD 30 maximum USD 360	

No Penalties & Other sanctions have been imposed by Bank of Tanzania (BOT) during the period covered by the disclosure. We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

Name	Designation	Signature	Date
1. Ashwani Kumar Negi	Managing Director	Signed	07.01.2021
2. Herabdiel Ayoh	Head of Finance	Signed	07.01.2021
3. Allen Richard	Internal Auditor	Signed	07.01.2021

OTHER DISCLOSURES (VIAMBATANISHI NYINGINEZO)

No.	ITEM/TRANSACTION	USD	TSHS
<b>1.0</b>	<b>Base or Prime Lending rate</b>	7.00% p.a.	14.00% p.a.
<b>2.0</b>	<b>Maximum Spread above Base or Prime Lending rate</b>	7.00%	7.00%
a)	For Non Compliance of Terms of sanction	3% p.a. over Regular	Rate of Interest
b)	For Overdrawing/ Excess Drawings due to non-payment of interest/ Installments/ Charges	5% p.a. over Regular	Rate of Interest
<b>5.0</b>	<b>Deposit Rate</b>		
i)	Current Deposit	Nil	Nil
ii)	Savings Bank Deposit	0.20% p.a.	2.50% p.a.
iii)	Fixed/Recurring/CYC/NIC deposit	Up to USD 10,000	Up to TZS 10,000,000
	6 months	2.00%	6.75%
	Over 6 months	2.50%	7.75%
	6 months	Over USD 10,000	Over TZS 10,000,000
	6 months	2.50%	7.25%
	Over 6 months	3.00%	8.25%

No interest is payable in case of premature withdrawal of fixed deposits.

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

No.	Name	Designation	Signature	Date
1.	Ashwani Kumar Negi	Managing Director	Signed	07.01.2021
2.	Herabdiel Ayoh	Head of Finance	Signed	07.01.2021
3.	Allen Richard	Internal Auditor	Signed	07.01.2021



# Ten innovative, growth-driven startups to receive builders of Africa's Award

By Special Correspondent

IN its fourth year of celebrating innovation and impact in early stage African enterprise, the African Diaspora Network (ADN), in partnership with the United States African Development Foundation (USADF) and the Miller Center for Entrepreneurship at Santa Clara University, proudly announces the ten recipients of the 2021 Builders of Africa's Future

(BAF) award which will be presented at a special event on January 27, this year.

The Builders of Africa's Future awardees were carefully selected from across the continent in partnership with nominating partners: Stanford SEED, MIT, Segal Family Foundation, and Siemens Stiftung, to name a few. Each of these entrepreneurs also fit the following criteria: possession of a tangible physical or digital product, demon-

strable traction in product usage, addressing challenges unique to the African socio-economic climate, and must have been in operation for a minimum of 6 months.

According to Almaz Negash, Founder and Executive Director of the African Diaspora Network, "Every year, we select Africa's most promising entrepreneurs to join us in Silicon Valley to connect them to potential investors, mentors, and partners. We

see increased opportunity for the Builders of Africa's Future to accelerate their ventures through partnerships with Diasporans and Friends of Africa to address Africa's unique needs through technology. Each of our 2021 BAF awardees are early-stage startup founders with proven track records. This year we are excited to add a new cohort, which has shown incredible resilience, especially in the midst of the COVID-19

pandemic." The 2021 Builders of Africa's Future awardees will each receive \$5,000 courtesy of USADF, entrepreneurship training from the Miller Center for Entrepreneurship at Santa Clara University, and an opportunity to pitch to investors during a virtual event at the January 27, 2021 convening of the African Diaspora Investment Symposium (ADIS21). The awardees will also gain access to the African Diaspora Net-

work's global community and join the exclusive BAF cohort.

"USADF is committed to investing in African grassroots enterprises and social entrepreneurs making a difference in underserved communities," said USADF President and CEO C.D. Glin. "We are thrilled to award each of the BAF winners catalytic funding in recognition of their impactful work, and we ask the U.S.-based and global investor community, foundations,

philanthropists, and impact investors to join us investing in, supporting, and celebrating these changemakers in building Africa's future."

So far, the Builders of Africa's Future program has recognized over 31 entrepreneurs and enterprises from across the continent, providing funding, partnership and mentoring opportunities, and a platform to boost brand visibility and investment potential in Silicon Valley.

## UN agencies and partners establish global stockpile of Ebola vaccines

By Special Correspondent

IN a major milestone in the fight against deadly diseases, United Nations agencies and humanitarian partners announced on Tuesday, the establishment of a global Ebola vaccine stockpile, to help control future epidemics by ensuring timely access to vaccines for populations at risk, during outbreaks.

Ebola virus disease is a severe and often fatal illness, with fatality rates varying from 25 per cent to 90 per cent. Thousands of people have lost their lives to the disease, since the virus was first discovered in 1976.

Tedros Adhanom Ghebreyesus, Director-General of the UN World Health Organization (WHO), underscored the importance of the vaccines to save lives from deadly viruses.

"Ebola vaccines have made one of the most feared diseases on earth preventable. This new stockpile is an excellent example of solidarity, science and cooperation between international organizations and the private sector to save lives."

The International Coordinating Group on Vaccine Provision (ICG), which includes WHO, UN Children's Fund (UNICEF), the International Federation of Red Cross and Red Crescent Societies (IFRC), and Médecins Sans Frontières (MSF), led efforts to establish the stockpile, with financial sup-

port from Gavi, the Vaccine Alliance.

The stockpile is stored in Switzerland, and vaccines are ready to be shipped to countries for emergency response.

### Preparedness is key

Henrietta Fore, Executive Director of UNICEF, said that when it comes to combatting disease outbreaks, "preparedness is key." "This Ebola vaccine stockpile is a remarkable achievement - one that will allow us to deliver vaccines to those who need them the most as quickly as possible," she added.

UNICEF, on behalf of ICG will manage the stockpile, and as with stockpiles of cholera, meningitis and yellow fever vaccines, will be the decision-making body for its allocation and release.

As Ebola outbreaks are relatively rare and unpredictable, there is no natural market for the vaccine, and doses are only secured through the establishment of stockpiles and are available in limited quantities.

According to the UN agencies, an initial 6,890 doses are available for outbreak response and quantities will be added over the coming months to take the emergency stockpile to 500,000 doses, the amount recommended by health experts.

### Important and positive milestone

Partners MSF and IFRC, which have worked tirelessly to stop Ebola outbreaks, also hailed the stockpile establishment.

IFRC Secretary General, Jagan Chapagain recalled the devastating impact of Ebola on communities in West and



Central Africa, adding "through each outbreak, our volunteers have risked their lives to save lives. With this stockpile, it is my hope that the impact of this terrible disease will be dramatically reduced."

Natalie Roberts, Programme Manager at MSF Foundation, said that the Ebola vaccine stockpile "can increase transparency in the management of existing global stocks and the timely deployment of the vaccine where it's most needed."

### Ebola vaccine

According to the UN agencies, the injectable sin-

gle-dose Ebola vaccine (rVSVAG-ZEBOV-GP, live) is manufactured by Merck, Sharp & Dohme (MSD) Corp. and developed with financial support from the US Government.

The European Medicines Agency licensed the Ebola vaccine in November 2019, and the vaccine is now prequalified by WHO, and licensed by the US Food and Drug Administration (FDA) as well as in eight African countries.

Before achieving licensure, the vaccine was administered to more than 350,000 people in Guinea and in the 2018-2020 Ebola outbreaks in the Demo-

cratic Republic of the Congo (DRC) under a protocol for "compassionate use".

The vaccine, which is recommended by the Strategic Advisory Group of Experts (SAGE) on Immunization for use in Ebola outbreaks as part of a broader set of Ebola outbreak response tools, protects against the Zaire ebolavirus species which is most commonly known to cause outbreaks.

## Global researchers pilot innovations to boost cesarean births in Africa

By Special Correspondent

MATERNAL health in Africa received a boost as a team of international researchers announced the piloting of innovations to boost cesarean births in the continent.

The medical researchers said at a virtual briefing that the innovations will be rolled out in Ethiopia, Liberia and South Africa amid the quest to reduce maternal and infant mortalities.

"We hope that increasing access to cesarean section (C-Section) for women experiencing complicated labor will boost maternal health

outcomes in Africa," said Jody Lori, a midwife and researcher.

Lori said that expanding access to safe delivery options in Liberia will focus on the creation of a digital communication platform to connect community health workers and pregnant mothers.

"Pregnant mothers nearing labor will be trained on how to use online messaging services to communicate with midwives in rural clinics on a real-time basis to help expedite reporting of complications that warrant cesarean

delivery," said Lori.

She said that community education, research, training of health workers and upgrading of infrastructure in rural hospitals is key to facilitate safe deliveries in Sub-Saharan Africa.

The World Health Organization (WHO) recommends that 15 percent of deliveries in any given population should be carried out through cesarean section in order to minimize risks to mothers and their new-borns.

Tanya Doherty, a South African midwife said that a partly

6 percent of women in the Sub-Saharan African region have access to cesarean births amid poverty, under-investments in modern healthcare facilities and cultural taboos.

"We can ensure that cesarean births are available to pregnant mothers experiencing complications if governments invest in training of midwives and modern theatres," said Doherty.

She said that research conducted in South Africa indicated that blending of the public and private sector model of healthcare provision

could be effective in addressing barriers in accessing safe deliveries.

"Pulling resources from public and private health facilities will help address staffing and infrastructure challenges that hamper access to cesarean births for women with complications during labor," said Doherty.

Lee Pyne Mercier, a senior program officer at the Bill & Melinda Gates Foundation said that donors and philanthropies have scaled up support for innovations that promote safe births in Africa.

## Africa urged to enhance security for digital commerce platforms

NAIROBI

AFRICAN countries should enhance the security of online commerce platforms amid risk of attack by cybercriminals, an executive has said.

Ebrima Fatty, chief executive officer of Africa Sokoni, a Kenyan-based e-commerce platform said strengthening cyber defenses is key to ensure that online trading is safe and seamless in the continent.

"With the wide assortment of products ranging from electronics, appliances and fashion from Africa and Asian continent, the sector is set for growth, improving livelihoods and contributing to the gross domestic product," Fatty said.

He said that due to the outbreak of COVID-19, consumers in the continent got their supplies through online platforms since countries declared partial lockdowns as measures to contain the spread of the virus.

Fatty said the continent requires appropriate innovations to help disrupt the entire industries, increase economic growth and reduce poverty.

"Last year's disruption occasioned by COVID-19 has hugely contributed to the shift in e-commerce in the continent," said Fatty.

He said that during the lockdowns, online platforms made profits amid prospects for growth in sales and e-commerce adoption rate from consumers in the year 2021 onwards.

"During the rise of COVID-19 that led most governments to declare lockdown measures to contain the spread of the virus, the majority of people resorted to online shopping, a trend that is due to be long-lasting in the coming years," said Fatty.

He said that Africa Sokoni is set to open three new branches in west and east African countries to promote and sell a range of locally manufactured goods.

Fatty said the firm is planning to create a cyber-security division to enhance response to attacks and build confidence among consumers.

"This will help customers have confidence in the e-commerce platform as a place to transact business with ease," said Fatty.





# Hints on covering anti-democratic extremism in the US

By David Maas and Taylor Mulcahey

WITH a violent mob of extremists having recently descended on the US Capitol in Washington, DC, attempting to disrupt the country's democratic transition of power, it's important that journalists help their audiences process and understand what transpired.

The events had causes and perpetrators, and reporters must provide comprehensive coverage that captures this context.

While the insurrection at the US Capitol has subsided, journalists need to be prepared as similar anti-democratic efforts may yet take place in the country in the days leading up to President-elect Joe Biden's inauguration on January 20, and even afterwards.

We have compiled hints and resources for journalists covering the anti-democratic extremism in the US, and its fallout - one being the need to carefully consider the language to use.

Before putting pen to paper, carefully consider what language you use in your reporting. Your coverage isn't taking place in a vacuum - your word choice should clearly distinguish the anti-democratic activity in Washington, DC, from legitimately peaceful protests.

There is little consensus between news organisations on what terminology is best to use. NPR issued guidance to use terminology like "pro-Trump extremists" and "insurrection". The Washington Post advised its staff to use "mob" to refer to those who converged on the Capitol.

Hearken's Election SOS resource also advises journalists to use "mob", as well as "violent extremists" to refer to the bad-faith actors in question, while CNN elected to go with "domestic terrorism" to describe the day's events.

What publishers do agree on is that words matter. Consider the ramifications of the language they decide to use. If you are an editor or newsroom leader, convene with others to carefully choose the language you will use, and then offer guidance to your reporters.

Above all, avoid normalising the anti-democratic nature of the events in Washington, DC, and those that may unfold in the days and weeks ahead.

## Two: Don't "both sides" your reporting

"Both sides journalism" is the idea that every point has a counterpoint that should be given equal attention by the media. It has helped prop up anti-democratic views around the world. Avoid falling for this facade of "balance" when covering

the events of January 6, and those that may follow.

While it can be helpful for your reporting to be aware of what anti-democratic extremists believe, don't offer these views equal footing in your coverage. Provide your readers and viewers instead with necessary context about the lies and misinformation that fuel their actions - and their consequences - using the language above.

## Three: Save photos, video footage, other online activity

Save any and all information you come across online, before it is erased. This goes especially for incriminating comments, photos and video footage.

Bellingcat has spearheaded efforts for journalists to collaborate on this, having learned important lessons from how those involved in the 2017 white supremacist rally in Charlottesville sought to hide their online footprint.

For those who are able to: please try to scrape and save any videos and livestreams of the Capitol storming and occupation. Just like after Charlottesville in 2017, many of those who are streaming will delete their streams once they realise how incriminating the footage is.

## Four: Learn from experiences in other countries, but...

Draw comparisons to incidents in foreign countries only if you are well-informed about them, and they are both productive for your reporting and helpful for your audience to gain a more comprehensive understanding of the situation in the US.

Avoid careless language comparing the attempted coup to a "third-world country", for instance, or one-off references to foreign cities that really only perpetuate attitudes of American exceptionalism.

Consider instead visiting foreign publications to see how they are covering the developments. Their coverage of the events can help offer important perspectives to incorporate in your own reporting.

Instead of making loose comparisons, frame the attempted coup and any events that might follow as uniquely American, rooted in white supremacy, incited by far-right political leaders, and fuelled by misinformation and lies allowed to run rampant on Facebook, YouTube and other social media sites.

## Five: Learn more about organisers, how to cover them

The violent coup attempt in Washington, DC,



did not occur spontaneously. Organisers were active online in the lead-up to January 6, spurred on by influential political figures and their surrogates across right-wing media in the US.

While you may be more familiar with the politicians and media personalities who egged on the insurrection, you might not be so familiar with the organising groups. Get to know these actors and their backgrounds.

Follow reporters like Hannah Allam, Jared Holt and Christopher Mathias who have spent years covering these right-wing groups. Acquaint yourself with organisations that track white supremacist and far-right activity, like the Southern Poverty Law Centre, the Anti-Defamation League and People for the American Way's Right Wing Watch.

The Journalists' Toolbox, part of The Society of Professional Journalists, has compiled a comprehensive list of resources to further assist your reporting of extreme right groups and their activity: Covering Hate.

## Six: Don't amplify conspiracy theories

Baseless claims and conspiracy theories about November's presidential election fuelled the insurrection at the US Capitol. This disinformation was generated and spread by influential media personalities and powerful political leaders, including the president (Donald Trump) himself. The extremists who forced their way into the building also show links to the far-right conspiracy theory QAnon.

As journalists, we have a responsibility to provide truth, which often requires correcting misinformation. However, it is imperative to approach this directive with care, so as not to amplify the misinformation we set to correct.

Before doing anything, determine whether reporting on the misinformation spreading in far-right circles is actually newsworthy, and has reached what First Draft calls "the tipping point", meaning that it has been widely heard beyond conspiracy circles. At this stage, correcting it benefits the wider community.

If you have determined to correct it, lead with - and highlight - the truth. "Never ever repeat a false claim or misinformation in a headline," Over Zero importantly advises in a briefing.

Instead, create a sandwich for the misinformation. Start with the truth, issue a warning, repeat the false information and end with the true statement again.

## Seven: Stay on important stories behind the violence

What happened on January 6 isn't a stand-alone story, and journalists shouldn't treat it as such. No matter how long the riots continue, journalists should keep up the story even after insurrection subsides, following the important stories behind the riots.

Here are a few to get you started, one: The role of Big Tech and social media in fuelling disinformation and extremism.

On the evening of January 6, Twitter temporarily blocked President Trump for violating their guidelines. Facebook has since done so indefinitely. Much damage has already been inflicted, however, and many have long criticised Facebook especially for its role in spreading hate.

Many of the insurrectionists at the US Capitol on the material day planned their activities online, and the relationship between extremism and social media is an ongoing story that requires robust reporting far beyond this week, month or even year.

Second comes far-right extremism. Far-right extremism has been on the rise around the world in

recent years, and it has found a welcome foothold in the US.

A November 2020 report found that white supremacists and similar extremist groups were responsible for two-thirds of terrorist plots and attacks in the US. One of these was a thwarted plot by far-right extremists to kidnap sitting Michigan Governor Gretchen Whitmer.

Far-right extremism is a growing threat, and reporters need to report it with care. Journalist's Resource has tips for reporters on the beat.

Third relates to how this story relates to race in America. Many have noted the difference between how law enforcement approached pro-Trump January 6 rallies and how they clamped down on the Black Lives Matter protests during the summer using full riot gear, rubber bullets and pepper spray.

The riots also put on display white supremacist violence that Black and brown people in the US have long called attention to. These stories, and the many other intersections January 6 has with race in America, should continue to be explored.

Four is the need to report on those responsible for inciting violence and spreading misinformation. The president, members of Congress and influential media personalities spread misinformation that ultimately led to the violent events of January 6. Journalists should continue to report on the actions of those responsible for the events, even after tensions die down.

## Eight: Reiterate democratic processes

The events of January 6 were an attempt to stop Congress from certifying a fair, democratic election. Journalists should emphasize US democratic processes, especially as they happened this year.

"Emphasize that the voters decided," states a press brief from Count Every Vote, adding: "Use the striking, visible early voting in both the national election and Georgia's runoff to remind people of the big picture and contextualise conservative complaints and actions as the desperate attempts of people who are losing and are in the minority."

Reiterate for audiences that US democracy is founded upon a peaceful transfer of power, and prepare for the possibility that one might not occur so smoothly later this month.

## Nine: Focus on building trust with your audience

Your readers and viewers may be confused, anxious and uncertain about where things go from here. Create avenues for them to ask you questions and prioritise providing answers.

"Having access to your ear and fact-checked reporting will help them navigate this crisis," states Hearken's Election SOS resource.

Emphasize your - and your organisation's - credibility as reporters, and focus on building trust with your audience.

## Ten: Stay safe and bookmark these resources

The January 6 insurrection included numerous threats to the media. The phrase "murder the media" was etched into the Capitol door. A crowd of extremists smashed journalists' equipment.

Wherever you may be based while you report on these events, ensure that you prioritise your safety and mental health - and that of your colleagues.

**A dispatch by the International Journalists Network (IJNet), a project of the Washington-based International Centre for Journalists. David Maas is IJNet's director and Taylor Mulcahey the agency's managing editor.**



## MUCOBA BANK PLC

P. O. Box 147, Tel. 026-2772165, Fax 026-2772075  
Mafinga, Tanzania.

### MUCOBA BANK PLC- CHARGES AND FEES- 2021

SAVINGS ACCOUNT	CHARGES AND FEES
<b>Individual Savings Account</b>	
Account opening minimum amount	20,000
Minimum operating balance	5,000
Minimum Interest Bearing balance	20,000
Monthly Service Fee	Free
Credit Interest Rate	2%
<b>Joint Savings Account</b>	
Account opening minimum amount	20,000
Minimum operating balance	5,000
Minimum Interest Bearing balance	20,000
Monthly Service Fee	Free
Credit Interest Rate	2%
<b>Juvenile's/ Minor Savings Account</b>	
Account opening Fee	Free
Account opening minimum amount	10,000
Minimum operating balance	5,000
Minimum Interest Bearing balance	20,000
Monthly Service Fee	Free
Interest Rate	2%
<b>Bishara Savings Account</b>	
Account Opening minimum amount	65,000
Minimum operating balance	50,000
Minimum Interest Bearing balance	50,000
Monthly Service Fee	5,000
Interest Rate	2%
<b>Group Savings Account</b>	
Account opening Fee	Free
Account Opening minimum amount	10,000
Minimum operating balance	5,000
Minimum Interest Bearing balance	20,000
Monthly Service Fee	Free
Interest Rate	2%
<b>Saccos Savings Account</b>	
Account opening Fee	Free
Account Opening minimum amount	55,000
Minimum operating balance	50,000
Minimum Interest Bearing balance	100,000
Monthly Service Fee	2,000
Interest Rate	2%
<b>Elimu Savings Account</b>	
Account opening Fee	Free
Account Opening minimum amount	10,000
Minimum operating balance	5,000
Minimum Interest Bearing balance	10,000
Monthly Service Fee	Free
Interest Rate	2%
<b>Malengo Savings Account</b>	
Account opening Fee	Free
Account Opening minimum amount	5,000
Minimum operating balance	5,000
Minimum Interest Bearing balance	20,000
Monthly Service Fee	Free
Interest Rate	See Table below

Malengo account interest rates are as follows:

Period	Rate
3 months	4%
6 months	5%
12 months	6%

#### FIXED DEPOSIT ACCOUNTS

Period	Range	Rate
3 months	Up to Tzs 9,999,999.00	4.00%
6 months	Up to Tzs 9,999,999.00	4.50%
9 months	Up to Tzs 9,999,999.00	5.00%
12 months	Up to Tzs 9,999,999.00	6.00%
24 months	Up to Tzs 9,999,999.00	7.00%
36 months	Up to Tzs 9,999,999.00	8.00%

FDR of Tzs 100,000,000 and above is negotiable at management discretion.

#### GENERAL CHARGES AND FEES

GENERAL CHARGES/ FEES	TZS
<b>Dishonored/Unpaid cheque</b>	
Fund related	NA
Technical	NA
<b>DEPOSIT/WITHDRAWAL TRANSACTIONS</b>	
Cash deposit at branch	Free
Cheque clearing (up to Tzs 1,500,000)	15,000
Cheque clearing (above Tzs 1,500,000)	1%
Cash withdrawal- (less Tzs 5,000,000)	1,000
Cash withdrawal- (Tzs 5,000,000 and above)	Tzs 1,000 plus 0.08% of excess above 5,000,000, Max Tzs 150,000
Account closure	15,000
Dormant account reactivation	3,000
Dormant account monthly Fee	1,000
Premature/cancelled Fixed Deposit Fee	No interest given
Interim Statement Fee	1,000
Audit confirmation Fee	10,000
Balance certificate Fee	20,000
Reference Letter	NA
TT Outward local-TISS	NA
TT Outward local-EFT	NA
TT Inward local-TISS	NA
TT Outward local-EFT	NA
Salary Processing (per entry)	2,500
Bank Guarantees	NA
Balance Inquiry	100
Money Transfer	12,000
ATM card replacement	15,000
ATM withdrawal Fee (on us)	1,300
To other bank ATMs withdrawal Fee	1,300
ATM mini statement	
Wallet to Bank	1,000
SMS alert	1,000
Bank to Wallet (Below Tzs 100,000)	1,000
Bank to Wallet (Tzs 100,000-199,999)	1,300
Bank to Wallet (Tzs 200,000-299,999)	1,700
Bank to Wallet (Tzs 300,000-399,999)	2,000
Bank to Wallet (Tzs 400,000-499,999)	2,500
Bank to Wallet (Tzs 500,000-599,999)	3,000
Bank to Wallet (Tzs 600,000-699,999)	3,500
Savings account interest rates	2%



## FIRM TO DISTRIBUTE ECO-FRIENDLY BRIQUETTE-POWERED STOVES TO DAR VENDORS

By Beatrice Philemon

**I**n a bid to wean the majority of Dar es Salaam's food vendors from using fossil fuels, an eco-friendly firm will start distributing free stoves but the owners will buy briquette from the firm.

Space Engineering Company Limited will distribute 650 improved stoves to food vendors popularly known as 'Mama mtiles,' fast food chips vendors and other related businesses who use charcoal or firewood as energy sources.

Institute of Management and Entrepreneurship Development which has been appointed by Vice President's Office to coordinate the exercise, Dr Donath Olomi said last week that the idea is to wean such businesses from depending on fossil fuels which are blamed to contribute to global warming.

Dr Olomi said the new project is targeting low-income earners who are more depended on fossil fuels in the commercial capital which accounts for over 70 percent of energy sources.

"We have decided to embark on this programme after discovering that Dar es Salaam is the main consumer of charcoal which accounts for over 70 percent energy source especially among low income families and businesses," he said.



Space Engineering's energy efficient cooking stoves which use agriculture waste and forest residue materials briquette being distributed to food vendors and restaurants in Dar es Salaam. Photo: Correspondent Beatrice Philemon.

So far Space Engineering has produced 3,398 metric tons of briquettes which are made from agriculture waste and forest residues. Dr Olomi said the Dar es Salaam based company has so far invested some 650m/- in the production of the carbonized charcoal briquettes machinery, the eco-friendly stoves production and transportation facilities.

"The company has already given 450 improved cooking stoves JPM Hostels at the University of Dar es Salaam, Dar es Salaam University College of Education, Institute of Finance Management and Water Institute which are being used by restaurants cooking for students," he revealed.

He further noted that the company has been able to provide an additional 100 improved stoves to youth and women food vendors in some parts of Dar es Salaam who have since switched from use of charcoal. "We cut down approximately between 300 to 400,000 metric tons of trees per year for charcoal and other uses which means deforestation of over 100,000 hectares," Dr Olomi revealed.

Elaborating more on the project, IMED Project Manager, Rotildis Massawe said Space Engineering in collaboration with Vice President's Office is implementing the program after emerging winners of a

Shell Exploration and Productions Tanzania Limited competition in 2018.

Massawe said Shell in collaboration with VPO's Union and Environmental Affairs, organized a 'Champions of Charcoal Alternative Competition' that attracted 92 eco-friendly local companies of which Space Engineering emerged winners.



**We have decided to embark on this programme after discovering that Dar es Salaam is the main consumer of charcoal which accounts for over 70 percent energy source especially among low income families and businesses**

## Title deeds to be issued afresh to curb fraud

NAIROBI

TITLE DEEDS are set to be registered afresh as the State shifted the administration and management of land to new laws to boost efficiency in transactions and curb fraud.

The Lands and Physical Planning ministry said the titles will now be handled under the Land Registration Act, 2012 –which comes with significant changes in the manner private land is managed.

A pilot run of the migration is already underway in Nairobi with some 5,493 parcels already marked for conversion by the Registrar of Lands. "All transactions or dealings relating to parcels within the registration unit shall from April 1, 2021 be carried out in the new registers," the ministry said. Under the old legal regime, title deeds were issued under the Registered Land Act (RLA), the Registration of Titles Act (RTA), the Land Titles Act (LTA), and the Government Lands Act (GLA) that have now been repealed.

"Each of these pieces of legislation created its own register, making land registration complex. The confusion occasioned by the different regimes has become a breeding ground for fraud, delays in service delivery, centralisation of land services and threats to the right to property," Lands Cabinet Secretary Farida Karoney said. Titles issued under the RLA and RTA are the most common in Kenya. With the new laws, the Registrar of Lands is now set to issue new ones to replace them under

different numbers.

Ms Karoney said the exercise would ensure administration and management of land is done under a common law—the Land Registration Act, 2012. "The current titles will be cancelled and new ones issued under the new legal regime while retaining the ownership, size and the other interests registered against the respective title," she said.

"Title documents held by third parties, including banks, hospitals, and courts as security at the time of commencement Lands ment, shall be replaced upon application by the proprietor. The general public is advised to take note of the converted parcel numbers."

Under the new arrangement, the Land ministry will utilise the Registry Index Maps (RIMs) as a reference, replacing the deed plans, further minimising land fraud. "The RIMs display all land parcels within an area as opposed to a deed plan that captures data on one specific parcel. It is thus easy to note any change or alteration," said Ms Karoney.

Boundaries, as well, will not be affected since RIMs are generated from survey plans with fixed boundaries. Both the RIMs and the survey plans are accessible to land owners on request for verification of boundary details at the Survey of Kenya Headquarters in Ruaraka, Nairobi.

The conversion process will entail preparation of cadastral maps together with a conversion list indicating new and old numbers for parcels of land within a registration unit or



Survey of Kenya headquarters in Ruaraka, Nairobi.

registration section/ block and their corresponding acreages.

The cadastral maps together with a conversion list will be published in the Kenya Gazette and daily newspapers, with the notice specifying when the register shall be open to the public for transactions or dealings within the registration unit. Thereafter, any person with an interest in land in the registration unit shall lodge a complaint to the registrar who shall resolve the same within 90 days of receipt.

At the commencement date, all registers shall be closed and all transactions carried out in the new register. However, all the closed registers and supporting documents shall be maintained in the new registration unit.

A notice will be published in at least two newspapers of nationwide circulation and announced in radio stations of nationwide coverage inviting registered owners to make applications for replacement of title documents from the closed registers.

## Young buyers fuel sectional title market in Mother City

CAPE TOWN

**AFTER** having been excluded from the property market by rising prices in recent years, the record-year low interest rates and the current granting of 100% bonds to first-time buyers has swayed more young people to opt for owning rather than renting.

This is according to Dave Burger, sectional title specialist for Lew Geffen Sotheby's International Realty in the Southern Suburbs, who says that, "Young buyers have added considerable strength to the residential property market, particularly in the R700,000 to R2m price band which offers investors considerable options in the sectional title sector." "Last year we saw apartment prices in most suburbs in our area increase, albeit it marginally, whilst house prices dipped in many areas during the same period.

"For instance, in popular Rondebosch and Mowbray, the Lightstone data reveals that sectional title median prices rose



Cape Town with Table Mountain in the background.

from R1.65m and R1.1m in 2019 to R1.7m and R1.19m respectively and the median house prices slipped from R4.7m and R2.9m in 2019 to R4.3m and R2.86m respectively. And the median apartment price in Wynberg breached the million rand mark when it increased from R970,000 to R1.025m last year.

A number of suburbs also saw an increase in sectional title sales volumes in 2020, despite the lockdown period, including Rondebosch where 141 apartments changed hands compared to 128 in 2019 and Kenilworth which saw apartment sales rise from 109 to 122.

According to Burger, the most popular units are two-bedroom flats priced below R2m and one-bed apartments priced up to

around R1.5m in blocks which offer 24-hour security and undercover or secure parking.

Uptick in the academic belt

He adds that the academic belt is once again attracting considerable buyer interest, not only because learning institutions are once again open, but also in anticipation of UCT's proposed plan for opening more faculties on campus this year.

"With all the remote learning put in place in 2020, there was a massive drop-off in year-on-year activity and many upcountry students returned to their home provinces once inter-provincial travel was allowed, so landlords were forced to offer reductions in rentals in many instances.

"However, during the past two or three months there has been a notable uptick in

enquiries from out-of-towners looking for student accommodation for their children who have a pre-acceptance to study their chosen degrees this year.

"Given the relative expense of living in private dedicated student accommodation, owning an apartment for the duration of a four-year degree and then selling it thereafter makes a lot of financial sense."

In the rental arena, although market activity has remained stable, there has been a notable decline in rental prices, according to Lorraine-Marie Dellbridge, rental manager for the group in the area.

Tenants negotiating lower rentals

"An encouraging number of tenants have wanted to renew their leases in

recent months but, as they are very aware of what is happening in the market, many have negotiated lower rentals and, in most instances, landlords have agreed to these requests.

"Owners are generally very cognisant of the fact that stock levels are at an all-time high and tenants are spoilt for choice, so flats need to be in good condition and realistically priced to attract and keep quality tenants."

Dellbridge adds that the most active price band is properties priced between R6,000 and R10,000, with Claremont, Plumstead and Fish Hoek being especially popular suburbs. Burger notes that there is a similar pattern in most of Cape Town's popular nodes, where apartments make up a considerable percentage of the property landscape.

"Many areas across the peninsula, including the Blouberg region, the Tyger Valley precinct and Muizenberg and surrounds, saw sectional title prices rise by similar margins. "The notable exceptions are the suburbs in the CBD and along the Atlantic Seaboard which all saw the highest growth in recent years and where the strongest price correction is now occurring."

Vetting of prospective mortgage clients

Burger notes that in order for this perfect storm for young buyers to continue, banks need to continue to facilitate lending to first-time investors, albeit with perhaps more rigorous vetting of prospective mortgage clients. "Investors are certainly still out there with the more serious buyers waiting specifically for conditions like these when the market is under pressure and they can 'buy low.'

"It must, however, be mentioned that it is by no means a large pool of qualified buyers to which the market can supply an unprecedented amount of available options and this is playing even further into investors' hands at the moment."



# TIGO CUSTOMERS IN ZANZIBAR TO PAY BILLS THROUGH MOBILE PHONES

By Property Watch Reporter

**F**OR the first time ever, Tigo Pesa subscribers will now be able to transact through their mobile phones including paying for utility bills.

The market's leading digital lifestyle company is working in partnership with Tigo Tanzania and Zanzibar Water Authority (Zawa) to allow customers pay their water bills with ease in Zanzibar. Tigo's Chief Officer for Mobile Financial Services, Angelica Pesha said the partnership is in line with the company's strategy of making people's lives easy by deploying use of digital platforms.

"We are committed to improving people's lives in every aspect of life through our fully fledged Tigo Pesa platform that enables customers to simply fulfil their daily transactions. The partnership with Zawa is another important milestone in ensuring that customers are able to pay their water bills at their convenience," Pesha said.

She added that contrary to the past when one had to either queue at the Zawa offices or risk their water being cut off due to delayed bill payments, the new arrangement allows customers settle bills at the click of the mobile phone button. "But now with your mobile



Tigo Tanzania head offices in Dar es Salaam.

phone, you can be rest assured that water services will always be there because you can settle bills at the comfort of your home through Tigo Pesa," Pesha assured.

Commenting on the partnership, Zawa Director General, Mussa Ramadhan commended Tigo for working with the authority to ensure that the Isles residents pay their bills with ease hence improve service delivery to the customers while ensuring efficiency in bills collection.

"Our mission is to develop and provide potable, adequate and affordable water supply services to customers, so with Tigo Pesa it will improve efficiency in bills collections while reducing the burden of unnecessary movements among our customers," Ramadhan said.

He said payment of bills through mobile phones will also help boost revenue of Zawa because many people will now find it easy to settle them. "This will also help authority better its capacity in services provision including improvement of water infrastructures as well as widening our coverage within the Isles," he noted.

Ramadhani argued that water being one of the most important commodity to facilitate development, Zawa's mandate is provide water to all people in Zanzibar in line with the government's development plans. Currently, the water body serves over 1.16 million people.

## Startup debuts platforms for commodity vendors and consumers

By Correspondent Theresia Victor

COMMODITY vendors and their consumers can now meet and trade digitally on Mobosoko application which has been developed by a local startup, Soma Book Café.

Soma Book Café's CEO, Demere Kitunga said in Dar es Salaam mid this week that the platform will link together small business persons, vendors and consumers for easy access and de-



Soma Book Café's CEO, Demere Kitunga.

livery of commodities.

Kitunga said the platform is also aimed at providing shared space for small business owners to work improve and grow their

businesses from the comfort of their homes.

"We have a number of businessmen and women out there but are not able to exploit the market due to a number of reasons of

of which is mainly being locked down in the confines of their home," Kitunga said.

"But through Mobosoko Application, they will now be able to sell and buy goods and services of their choice and pay online," she said while adding that platform is for all parties including small suppliers, manufacturers and buyers provided that they are able to connect together and come up with a strategy and plan on how to interact through the software.

"We believe that through this app a number of people especially women who are mostly locked at home will get an opportunity to showcase their small business skill to consumers while still performing their daily home activities," She commented.

She explained that small business owners simply need an Android phone to showcase their merchandise which will be exposed to global market consumers. "We have not forgotten those who do not

use Android smartphones, because we are currently working on formulating the system that will allow others to use the platform through a toll free number that will be shared upon completion of the project," she added.

On her part, a Manager at New Generation Farmers, Rehema Mwateba commended Soma Book Café for coming up with the platform their produce will now reach the wider global market hence boost their revenue.

"We now have an area where we can upload our small businesses while at home and be able to get profit that will help us grow our businesses," Mwateba said while her peer, Devetha Mkokola from Women TAPO group.

"We are glad that this platform enables our small business exploit the broader market using their smartphones or mobile gadgets," Mkokola said adding that businesswomen who constitute the majority of the population, need reliable market access for their products.

## RURA bans unlicensed electricians effective March 1

NAIROBI

ELECTRICAL installation activities carried out in all premises, whether residential or commercial, must be done by practitioners with valid permits issued by the Rwanda Utility and Regulatory Authority (RURA) effective March 1, the regulatory has announced.

The move seeks to enforce the Electrical Installations Regulations, which aim at purging unqualified practitioners and help prevent or at least significantly reduce fire incidents in the country.

Ernest Nsabimana, the Director General, RURA, said in a statement that those wishing to get electricity from the Rwanda Electricity Group (REG/EUCL) will be required to produce evidence that they have hired a competent individual or company before they are attended to. Currently, the deadline only applies to the owners of buildings located in the City of Kigali. The regulations will be extended to other parts of the country at a later stage.

"Owners of the existing or new building wishing to get electricity will be required to produce a certificate of compliance or a commitment letter certifying that installation has been or will be duly carried out by a certified electrical installation practitioner with a valid permit issued by RURA," he said.

Protecting citizens

In November 2020, RURA took the initial steps to enforce requirements electricians must meet before they can be allowed to conduct electrical installations in buildings.

The rules were rolled out a few years back to help protect people, properties and the environment from hazards that can arise from faulty electrical installations. According to the General Manager of Energy, Water, and Sanitation at RURA, Alexis Mutwale, by November last year, there were only about 100 electrical engineers countrywide who had been certified. "We need more licensed electrical engineers but for now, the enforcement will be done gradually, starting with Kigali to avoid sudden shortages," he said.

Officials hope that the 'clean-up' exercise will help tackle fire incidents that continue to be seen around the country, particularly in the City of Kigali, costing billions in destroyed property. Fires have particularly become commonplace in commercial centres of the capital, most especially in Gisozi, including in recent weeks.

"There are lingering concerns in light of the fire incidents both in public buildings and homes," Mutwale said, suggesting that in most cases poor electrical installations were to blame for these fires.

"People tend to blame REG (Rwanda Energy Group) but as a matter of fact these incidents can be traced to the work of incompetent and unqualified electrical engineers," he



Students engaged in electrical installation practicals at Musanze Polytechnic.

added. In 2019, back-to-back fires destroyed a lot of merchandise and materials that were valued at over Rwf2 billion and this included merchandise from hardware stores valued at almost Rwf1.5bn.

Requirements

The regulator first published a call for applications for permits on November 17. To get a permit,

an electrician is required to sit an exam to test their knowledge in the field after presenting requisite academic certificates. Exams are prepared in collaboration with the Institution of Engineers Rwanda and applicants require a degree or secondary school certificate in electrical engineering to qualify for the exam.

# NMS to construct 62,000 apartments in Eastlands

NAIROBI

NAIROBI Metropolitan Services (NMS) is set to put up about 62,000 high-rise rent or buy affordable housing units in Eastlands in the second phase of Nairobi Housing Urban Renewal programme. As part of the project, the Major General Mohammed Badi-led NMS has

identified 10 old county government estates for the public-private partnership project. The apartments will consist of between six and 16 storied buildings of either three, two or one-bedroom units. The old estates earmarked for redevelopment and renewal include Bahati, Maringo, Jericho, Lumumba, Bondeni, Ziواني, Em-

bakasi, California, Kariobangi North and Woodley.

Most of the identified estates are in a poor state characterised by low-rise housing units occupying large chunks of land. NMS Deputy Director General Kang'ethe Thuku said the project is aimed at providing accessible and adequate low cost housing with reason-

able standards of sanitation. "This is the second phase of the affordable housing delivery programme which aims at improving the quality of social-economic life of residents," said Mr Thuku. Consequently, NMS has called for expression of interest (EOI) from development partners from the banking industry, pension funds

and schemes, real estate and other investors for a joint venture partnership.

The Bahati Estate project will see the building of 12,000 high-density storied buildings of between six and 16 floors consisting of three, two and one-bedroom units to replace bungalows sitting in the 20.4 hectares estate.

Another 10,000 units will be constructed in Lumumba Estate; 8,000 units in Maringo Estate; Kariobangi North Estate will have 1,500 units; Embakasi Estate 4,000 units, Bondeni 774 units; California 2500 units and Woodley Estate 6,000 units while Ziواني Estate will 4,782 units but comprising of eight storey apartments. Mr

Thuku pointed out that firms will only be short-listed for participation after demonstrating technical and financial capabilities in response to the requirements for the project contained in the request for proposal document, which will be circulated to only short-listed firms upon evaluation of their submissions.



## TECHNOLOGY

## BRITISH HOUSE PRICES END 2020 ON RECORD HIGH, BUT MONTHLY PROPERTY BOOM COOLS

LONDON

**T**HE average British house price ended 2020 on a record high of £253,374 (\$344,137), according to Halifax, but monthly house price growth slowed to 0.2 per cent as Britain's Covid-fuelled property boom cooled.

House prices recorded a 6 per cent annual rise in December, according to the Halifax House Price Index, ending a tumultuous year that saw the sector shutdown during the first lockdown at the start of the pandemic.

However, the 0.2 per cent monthly increase marks a sharp decline from the 1 per cent rise recorded in November and is the lowest level seen since the surge in prices began during the summer. Russell Galley, managing director of Halifax, said 2020 was a tale of two distinct halves for the housing market.

"Following a strong start, the first half was dominated by the restrictions on movement due to Covid-19, and prices were subsequently down 0.5 per cent at mid-year as the market effectively ground to a halt," said Mr Galley. "However, when the market reopened, prices soared as a result of pent-up demand, a desire amongst buyers for greater space and the time-limited incentive of the stamp duty holiday."

British mortgage approvals soared to their highest level in 13 years in November when most of the country was in lockdown, according to the Bank of England. UK lenders approved 104,969 mortgages in November - the highest level since the financial crisis



A terrace of residential houses in the Dulwich district overlooking skyscrapers in the City of London. The 0.2% monthly increase in house price growth marks a sharp decline from the 1% rise recorded in November.

- following a surge in market activity over the summer.

The boom was driven by pent-up demand following the first lockdown at the height of the pandemic that shuttered the sector, and UK finance minister Rishi Sunak's Stamp Duty Land Tax holiday, which offers buyers savings of up to £15,000.

Despite the pandemic, there were 715,300 house purchase approvals in the period up to November, close to the same number over the same period in 2019. House prices were 2.6

per cent higher in the fourth quarter of the year compared to the preceding three months, despite the slower growth seen in December.

The strength in the housing market contrasts sharply with the wider economy, which is battling falling output and rising unemployment, with UK lender Nationwide saying the outlook for prices this year is highly uncertain.

Mr Galley said the high mortgage approval levels indicate there may be enough residual strength in the market to sustain prices in the near term

up to the deadline for the stamp duty holiday and the scaling back of a help-to-buy scheme at the end of March.

"However, with the pace of the UK's economic recovery expected to be constrained by the renewed national lockdown, and unemployment widely predicted to rise in the coming months, downward pressure on house prices remains likely as we move through 2021," Mr Galley said.

## Dubai real estate deals up 21pc in Q4 of 2020



Dubai registered 35,434 property sales transactions cumulatively worth Dh72.49bn in 2020, according to Property Finder.

DUBAI

THE value of property transactions in Dubai in the fourth quarter of the year jumped 21 per cent compared to the third quarter to Dh22.07 billion (\$6bn) as the emirate's economy recovered from the pandemic-induced slowdown and government initiatives revived demand.

The number of deals during the three months to the end of December also climbed nearly 25 per cent to 11,065, according to listings portal Property Finder, which helps to compile the emirate's real estate index with Dubai Land Department.

The increase during the three-month period shows the rebound that began after movement restrictions in the second quarter of the year were eased has continued its momentum. Transaction values and volumes have more than doubled since the second quarter, when transactions worth Dh10.8bn were carried out through 5,521 deals.

Over the course of last year, the emirate registered 35,434 property sales transactions worth Dh72.49bn, com-

pared with 40,132 transactions worth Dh80.99bn in 2019.

A higher committee for real estate led by Dubai's Deputy Ruler Sheikh Maktoum bin Mohammed was established in September 2019 to rebalance a market where concerns of oversupply have pushed prices lower in recent years. However, secondary/ready properties have seen a resurgence in demand.

Deals for completed homes represented 72 per cent of the total value transacted last year, or Dh52.18bn through 20,685 deals. Off-plan properties accounted for 14,749 transactions in 2020 worth Dh20.31bn, according to Property Finder.

"Residents have always been hesitant to purchase property here in Dubai. They didn't know if they would stay here for a long period of time nor what their situation would be," Lynnette Abad, director of research and data at Property Finder, said.

"It's been a reaction of many scenarios in 2020 which have caused the secondary/ready market to excel: proactive government initiatives, affordable housing prices, residents looking for more space or to upgrade because they are spending so much time at home and more supply to add to the offerings."

There were 3,752 properties worth Dh7.52bn registered in Dubai in December alone, according to Data Finder, the real estate insights and data platform under the Property Finder group. Of these, 2,485 were secondary/ready transactions worth Dh6.12bn, an increase of 9.7 per cent from November.

The volume of secondary/ready market transactions in both November and December surpassed seven-year highs, the listings portal said. In contrast, April and May were the lowest months historically for secondary sales in Dubai. There were 12,978 mortgage transactions worth Dh87.39bn in Dubai last year. Almost all of these were for secondary/ready property, Data Finder added.

"Subject to the health crisis being resolved, the economy is expected to improve. With Dubai Expo and the 50-year anniversary of the UAE, market sentiment is expected to improve and could head towards bottoming out in 2021," Haider Tuaima, head of real estate research at consultancy ValuStrat, said.

"As developers put new projects on hold, rents and capital values in established Dubai villa locations could stabilise and perhaps witness gradual appreciation. Apartments could follow suit towards the end of the year."

He added that new government initiatives, including visas for expatriate retirees and the expansion of the 10-year golden visa scheme to attract foreign professionals looking to settle in the UAE, are also expected to support the market.

The UAE also reformed its commercial companies' law and annulled the requirement for onshore companies to have an Emirati shareholder, which is expected to boost foreign direct investment in the country. "Subject to the health crisis being resolved, Dubai's office capital values and rents are [also] expected to bottom out after reaching 10-year lows," Mr Tuaima said.



Construction of the dry port under way in Ressano Garcia.

## Mozambique: Dry port to cut traffic of heavy trucks by half

MAPUTO

MOZAMBIQUE'S publicly owned ports and railway company (CFM) expects to finish by February the construction of a dry port in Ressano Garcia, near the border with South Africa, in Maputo province, which will cut by half the road traffic of dump trucks carrying ferro-chrome to the Port of Maputo.

The dry port in Ressano Garcia, about 98 kilometres from Maputo, will increase the handling capacity of minerals to 50,000 tonnes per month. The infrastructure, with an installed capacity to receive 270 trucks per day - which translates into three trains a day, each with 60 wagons - results from a partnership between CFM and the South African company, the Logistics Group (TLG). Briefing the media after visiting the site, Transport Minister Janfar Abdulai said the initiative is intended to transfer cargo currently ferried by trucks to the railways.

"We are pleased with the developments on the ground and the work is 70 per cent

advanced, which will reduce road accidents," Abdulai said, adding that the infrastructure will cut by half the number of dump trucks moving along the EN4 motorway, connecting Mozambique and South Africa. The minister, who refused to disclose the amount of money invested, said that in the initial phase the dry port will include the immigration service and customs clearance.

Florbela Trancoso, TLG logistics director, confirmed that the main objective of the new terminal is to reduce the number of trucks crossing the Ressano Garcia border and making their way to the port of Maputo. "In order to minimise the impact of these trucks, the idea arose of creating this terminal to ease the entry and exit of trucks ferrying minerals to the port."

Heavy goods vehicles cause enormous damage to roads, and the Mozambican authorities have long insisted that most of the goods they carry should be transported by rail. TLG currently manages the Matola Cargo Terminal as well as KM4 customs terminals at Ressano Garcia.

## Hill International chosen to manage two-thirds of Saudi Arabia's schools

RIYADH

US consultant Hill International has been awarded a contract to provide facilities management (FM) consultancy services for some 4,000 schools in Saudi Arabia.

The Philadelphia-based company will act as the managing agent for the Tatweer Building Company (TBC), which represents the Saudi Ministry of Education. The award consists of two headquarters buildings in Riyadh and around 2,000 schools and administrative buildings in the Saudi capital, as well as another 2,000 buildings in the Eastern Province.

Hill International commented in a press statement that each project presented "unique challenges, from geographical dispersion to local service provider management." There is scope for this programme to expand in the future. The Saudi schools estate has more than

6,000 sites and TBC is scaling up its operations to accommodate all of them as part of the ministry's goal of transforming the country's educational system.

Brian Murphy, Hill's director of facilities management, commented: "The Saudi Ministry of Education is striving to deliver the best class of education for its students. "As education is important to all of us, we are very pleased with this great opportunity to enable us to showcase our FM skills and raise the bar in the delivery standards within the region by applying our best international practices."

About 45% of Hill International's orders come from the Middle East and North Africa. In November last year, its chief executive, Raouf Ghali, predicted that demand for construction work would revive in the region over the first half of this year (see further reading).



## WORLD

## US House impeaches Trump for a second time; 10 Republicans vote yes

WASHINGTON

Donald Trump on Wednesday became the first president in U.S. history to be impeached twice, as 10 of his fellow Republicans joined Democrats in the House of Representatives to charge him with inciting an insurrection in last week's violent rampage in the Capitol.

The vote in the Democratic-controlled House was 232-197 following the deadly assault on American democracy, although it appeared unlikely the swift impeachment would lead to Trump's ouster before his four-year term ends and Democratic President-elect Joe Biden is inaugurated on Jan. 20.

The Senate's Republican majority leader, Mitch McConnell, rejected Democratic calls for a quick impeachment trial, saying there was no way to conclude it before Trump leaves office. But even if he has left the White House, a Senate conviction of Trump could lead to a vote on banning him from running for office again.

Biden said it was important that a Senate impeachment trial in the early days of his term not delay work on his legislative priorities, including Cabinet confirmations, and urged Senate leaders to find a way to do both at the same time.

The House passed a single article of impeachment - a formal charge - accusing Trump of "incitement of insurrection," focused on an incendiary speech he delivered a week earlier to thousands of supporters shortly before the pro-Trump mob rampaged through the Capitol.

The mob disrupted the formal certification of Biden's victory over Trump in the Nov. 3 election, sent lawmakers into hiding and left five people dead, including a police officer.

During his speech, Trump repeated false claims that the election was fraudulent and exhorted supporters to march on the Capitol, telling them to "stop the steal," "show strength," "fight much harder" and use "very different rules."

In a video statement released after the



President Donald Trump

House's action on Wednesday, Trump did not mention the impeachment vote and took no responsibility for his remarks to supporters last week, but condemned the violence.

"Mob violence goes against everything I believe in and everything our movement stands for. No true supporter of mine could ever endorse political violence. No true supporter of mine could ever disrespect law and order," Trump said.

With thousands of rifle-carrying National Guard troops inside and outside the Capitol, an emotional debate unfolded in the same House chamber where lawmakers had ducked under chairs and donned gas masks on Jan. 6 as rioters clashed with police officers outside the doors.

"The president of the United States incited this insurrection, this armed rebellion against our common country," House Speaker Nancy Pelosi, a Democrat, said on the House floor before the vote. "He must go. He is a clear and present danger to the nation that we all love." At a later ceremony, she signed the article of impeachment be-

fore it is sent to the Senate, saying she did it "sadly, with a heart broken over what this means to our country."

No U.S. president has ever been removed from office through impeachment. Three - Trump in 2019, Bill Clinton in 1998 and Andrew Johnson in 1868 - previously were impeached by the House but acquitted by the Senate.

Democratic congressman Joaquin Castro called Trump "the most dangerous man to ever occupy the Oval Office." Congresswoman Maxine Waters accused Trump of wanting civil war and fellow Democrat Jim McGovern said the president "instigated an attempted coup."

## 'PRESIDENT BEARS RESPONSIBILITY'

Some Republicans argued the impeachment drive was a rush to judgment that bypassed the customary deliberative process such as hearings and called on Democrats to abandon the effort for the sake of national unity and healing.

"Impeaching the president in such a short time frame would be a mistake," said Kevin McCarthy, the House's top Republican. "That doesn't mean the president is free from fault. The president bears responsibility for Wednesday's attack on Congress by mob rioters." Trump's closest allies, such as Ohio Republican Jim Jordan, went further, accusing Democrats of recklessly acting out of pure political interest.

"This is about getting the president of the United States," said Jordan, who received the Presidential Medal of Freedom from Trump in a private White House ceremony this week. "It's always been about getting the president, no matter what. It's an obsession."

Agencies

## WHO team arrives in Wuhan for COVID-19 origin mission

AN international expert team from the World Health Organization arrived in China yesterday to conduct joint scientific research with Chinese scientists on the origin of the novel coronavirus.

Peter Ben Embarek, the WHO's top expert on animal diseases that cross to other species, who went to China on a preliminary mission last July, is leading the 10 independent experts, a WHO spokesman said.

Hung Nguyen, a Vietnamese biologist and part of the 10-member team, told Reuters that he did not expect any restrictions on the group's work in China, but cautioned against finding firm answers.

The team will spend two

weeks in quarantine on arrival and two more weeks interviewing people from research institutes, hospitals and the seafood market in Wuhan.

The team would mainly stay in Wuhan, he told Reuters in an interview from Singapore on Wednesday.

"We are looking for the answers here that may save us in future - not culprits and not people to blame," the WHO's top emergency expert, Mike Ryan, told reporters this week, adding that the WHO was willing to go "anywhere and everywhere" to find out how the virus emerged.

Marion Koopmans, a virologist at Erasmus University Medical Center in the Netherlands



A plane carrying experts from the World Health Organization arrives at Wuhan Tianhe International Airport, Wuhan, Hubei province, yesterday. (PHOTO / CGTN)

and a member of the WHO-led team, said last month it was too soon to say whether the SARS-CoV-2 virus had jumped directly from bats to humans or had an intermediate animal host.

"At this stage what I think we need is a very open mind

when trying to step back into the events that led eventually to this pandemic," she told reporters.

China has attached high importance to tracing the origins of the novel coronavirus and supports cooperation between

China and the WHO on the issue, Zeng Yixun, vice-minister of the commission, said at a news conference on Saturday.

China has had detailed discussion on the visit to Wuhan, capital of Hubei province, by WHO experts and agreement has been reached between the two sides. Preparations have been made for cooperation in scientific research during the visit in China, he said.

China hopes the cooperation can contribute to finding the origin of the novel coronavirus and improve knowledge of the virus, which is very important for the prevention and control of outbreaks of new infectious diseases in the future, he said.

Xinhua

## Refugee rights spark Denmark's first impeachment trial in decades

By Bloomberg

The woman behind Denmark's toughest immigration laws will be the country's first politician to defend herself in an impeachment trial in almost three decades, after her actions led to the illegal separation of young refugee couples.

Inger Stojberg, a former immigration minister who was recently forced to quit as deputy leader of Denmark's main opposition party, will face trial after a majority in parliament declared its support for impeachment. With the upcoming final vote largely a formality, it's the first time the chamber has agreed to move ahead with an impeachment process since 1993.

Stojberg gained notoriety under the previous government after she wrote some of the European Union's strictest immigration and asylum laws.

She's perhaps best known outside Denmark for insisting that refugees hand over their valuables, including jewelry, when seeking asylum. But it was Stojberg's tough family reunification policies that drew harsh criticism from the United Nations' refugee agency, UNHCR, among other groups.

The impeachment trial will focus on Stojberg's 2016 instruction that refugee couples be separated on arrival if the female is under 18. The order ignored requirements to conduct individual assessments, and was deemed unlawful by parliament's ombudsman



In this Jan 25, 2016, photo, then Danish Minister of Immigration and Integration Inger Stojberg takes part in a meeting at the European Parliament in Brussels. (JOHN THYS / AFP)

after a young Syrian couple complained. Stojberg was subsequently found to have lied to the chamber when called on to explain her decision.

The impeachment trial fol-

lows a probe that identified Stojberg as the sole minister responsible for the allegedly unlawful instruction. Former Prime Minister Lars Lokke Rasmussen was exonerated of wrongdoing.

Stojberg has argued that her decision to separate couples was based on a desire to protect girls from being forced into marriage before they're adults. In all, 23 couples were separated as a result of her order.

The age differences between males and females ranged from 16 years to as little as one year.

In Denmark, an impeachment trial can only be brought about by the parliament or the monarch.

After the legislature agrees that such a trial is appropriate, the case moves to Denmark's Court of Impeachment of the Realm, which is made up of supreme court judges and experts appointed by the parliament. **Agencies**

## Russia never called for neglecting status of Nagorno-Karabakh, says Foreign Ministry

MOSCOW

RUSSIA has never said the Nagorno-Karabakh settlement must be confined to the return of seven districts of the region to Azerbaijan without taking care of its status, the Russian co-chair of the OSCE Minsk Group, special ambassador Igor Popov said in the wake of Armenian Prime Minister Nikol Pashinyan's article Origins of the 44-Day War.

"Claims to the effect Russia called for returning seven districts 'in exchange for nothing' and forgetting about its status have nothing to do with the reality," the diplomat said.

Popov said that in his article Pashinyan most likely used the term "Russian proposals" in relation to the multi-stage settlement plan. Its latest version was handed over to the conflicting parties in June 2019.

"That plan, largely identical to the Kazan document, is based on the fundamental principles of the Karabakh settlement, such as the return of five districts to Azerbaijan in the first phase and another two in the second phase.

It should be stressed that the handover was firmly linked with the determination of Nagorno-Karabakh's status," he explained. Popov said that in his article Pashinyan most likely used the term "Russian proposals" in relation to the multi-stage settlement plan. Its latest version was handed over to the conflicting parties in June 2019.

"That plan, largely identical to the Kazan document, is based on the fundamental principles of the Karabakh settlement, such as the return of five districts to Azerbaijan in the first phase and another two in the second phase. It should be stressed that the handover was firmly linked with the determination of Nagorno-Karabakh's status," he explained.

The diplomat also stressed that among other elements of the first stage reflecting Armenia's interests was the recognition of Nagorno-Karabakh's rights that would guarantee full-scale activity of its population, participation of Nagorno-Karabakh's representatives in OSCE sessions, the lifting of the blockade, the opening of borders and the bilateral pledge not to use force.

About the question of the territories' status Popov said it should be remembered that among the proposals that remained on the negotiating table in recent years there were the determination of the final legal status of Nagorno-Karabakh "by means of holding (within the dates agreed by the sides and under the aegis of the UN or the OSCE) popular voting that would express in a free way the will of Nagorno-Karabakh's population and be legally binding in accordance with the rules and norms of international law."

The diplomat stressed that the question or questions to be put to the vote would be formulated with no restrictions set and that any outcome of the voting was to be respected by the sides. **AGENCIES**

## Ethiopia's former FM, senior govt officials killed in battle

ADDIS ABABA

THE Ethiopian National Defense Force (ENDF) on Wednesday afternoon announced the death of former Foreign Minister Seyoum Mesfin during a battle in the country's Tigray region.

Seyoum (pictured) was killed alongside Asmelash Wolde-selassie, former Ethiopian parliament chief whip and Abay Tsehaye, Ethiopia's former minister of federal affairs, during a battle earlier on Wednesday, said Tesfaye Ayalew, head of the defense force's Deployment Department.

Seyoum, Asmelash and Abay had served as central committee members of the Tigray People's Liberation Front (TPLF), which used to rule Ethiopia's Tigray region.

Ethiopia's federal government has been undertaking military operations in Tigray since Nov. 4, 2020 against the TPLF following the TPLF's attack on the Northern Command of the national defense force.

Ayalew said five other civilian officials and army officers were captured in the military operation, reported the state-run Ethiopia News Agency.

The state of emergency task force, established by the Ethiopian federal government to watch over the ongoing military operations against the TPLF, also confirmed the death of the senior TPLF leaders.

The Ethiopian government has been blaming the TPLF, one of the four coalition fronts of Ethiopia's former ruling party the Ethiopian People's Revolutionary Democratic Front, for "masterminding various treasonous acts" across different parts of the country with a goal of destabilizing the East African country.

The mounting differences between the federal government and the TPLF exacerbated in September last year when the Tigray regional government decided to go with its planned regional elections, which the Ethiopian parliament had previously postponed due to the ongoing COVID-19 pandemic. **XINHUA**



## US social divide exacerbates spread of COVID-19

THE poor performance of the U.S. in COVID-19 response is no wonder one of the biggest "black swans" of 2020. The "systematic fracture" is believed by the U.S. society to be a major reason why the world's No. 1 economic and tech power failed in this regard.

The BBC warned in a March 24 article that the coronavirus pandemic could mark another "Suez moment" for the U.S. The New York Times listed 1,000 names of the U.S. citizens who died of COVID-19 on its front page on May 24 as the country's COVID-19 death toll neared 100,000. In late September, the TIME magazine printed its cover with dates and death counts listed back to back to mark an approaching milestone in the coronavirus pandemic - 200,000 related deaths, calling it an "American failure." The New England Journal of Medicine, in an editorial

published on Oct. 8, pointed out that the U.S. has "taken a crisis and turned it into a tragedy." In the Nov. 30 issue of the TIME, the magazine once again warned that the U.S. is now locked in a deadly cycle.

Since Nov. 3, the U.S. has been recording over 100,000 new confirmed coronavirus cases a day. The growth exacerbated in December, and so did the daily deaths. So far, there have been over 18.93 million confirmed COVID-19 cases and 330,000 deaths in the country.

The TIME pointed out a systematic fracture of the U.S. revealed by the pandemic. "Republicans and Democrats today don't just disagree on issues; they disagree on the basic truths that structure their respective realities. Half the country gets its

news from places that parrot whatever the Administration says, true or not; half does not."

A recent report by the Washington Post said public health officials and many political leaders hoped that covid's frightening lethality might unite the country, but the nation's deep divisions - political and cultural - set the country on a different path.

The World Health Organization reiterated the importance of solidarity in facing the pandemic, as divisions would only create opportunities for the virus. However, even the U.S. community admitted that their country has been trapped in larger divisions due to the pandemic.

For instance, the small masks mirror the big problems of political polarization and

social divide in the U.S. Some shops welcome only customers with masks, while some prevent them from entering. A survey done by the Pew Research Center on June 25 found 63 percent of Democrats and Democratic-leaning independents believed that masks should be worn always, while the figure was only 29 percent among Republicans and Republican leaners.

American analytics and advisory company Gallup also discovered that 94 percent of democrats always use masks, compared to 46 percent of Republicans who said the same. The Pew Research Center suggested a sharp divide of the two parties' views on U.S. COVID-19 response. Eighty-eight percent of democrats said the country did a

bad job in controlling the pandemic, while only 30 percent of republicans supported such point. Sixty-six percent of republicans even believe the impacts from the pandemic were exaggerated.

Richard Haass, President of the Council on Foreign Relations of the U.S., said in an article that the America is one country with two nations.

The U.S. has long suffered from political polarization and social divide. What's unfortunate is that when the pandemic is politicized, the country's containment measures are "blackmailed" by political polarization and social divide, and the two amplify each other. Just because of the political polarization and social divide, the U.S. society is always unable to reach an agreement on the choice between saving life and developing economy.

People's Daily





Wind power equipment is being loaded on a cargo ship at a port in Lianyungang City, east China's Jiangsu Province, yesterday. China's total goods imports and exports expanded 1.9 percent year on year to 32.16 trillion yuan (about 5 trillion U.S. dollars) in 2020, hitting a record high despite a worldwide slump in shipments, official data showed. (Photo Xinhua)

## China's foreign trade defies virus odds, ends 2020 on record highs

BEIJING

CHINA'S total goods imports and exports expanded 1.9 percent year on year to 32.16 trillion yuan (about 5 trillion U.S. dollars) in 2020, hitting a record high despite a worldwide slump in shipments, official data showed yesterday.

Exports rose 4 percent, while imports went down 0.7 percent, according to the General Administration of Customs (GAC). In December alone, exports surged by 10.9 percent year on year in yuan terms.

China emerged from the global economic and trade challenges in 2020 as the world's only major economy to have registered positive growth in foreign trade in goods, GAC spokesperson Li Kuiwen told a news conference.

During the first 10 months of last year, the country's foreign trade and exports accounted for 12.8 percent and 14.2 percent of the world's total, respectively, both reaching historic highs, Li said, citing data from the World Trade Organization and available national statistics.

"China's exports are gaining global market share for two reasons," said Alicia Garcia Herrero, the chief economist for the Asia-Pacific zone of the French investment bank Natixis. "First, it has successfully contained the spread of the virus and reopened its manufacturing capacity, while most other major economies are still grappling with production problems." "Second, the sectoral specialization seems to have played a very resilient role despite the overall uncertain global environment," she said, adding that China saw a pronounced recovery in major commodities, including the textile sector which is supported by the demand for medical equipment such as face masks.

POSITIVE INFLUENCER

"China's foreign trade has achieved a rapid return to stability and continued to improve, displaying strong resilience and comprehensive competitiveness," the GAC spokesman said, noting that China's foreign trade has achieved positive growth for seven consecutive months as of June 2020.

In the first five months of 2020, foreign trade in goods dropped by 4.9 percent year on year to 11.54 trillion yuan, matching the decrease from the January-April period.

The rebound in trade mirrored the Chinese economy's V-shaped recovery. GDP expanded 4.9 percent year on year in the third quarter of 2020, up from a 3.2-percent rise in the second quarter and a 6.8-percent plunge in the first quarter.

The Chinese economy would grow at a rate of 2 percent in 2020, the World Bank Group said in its latest Global Economic Prospects. The reading is low given China's stellar record,

but will still make the country the only major economy to emerge with positive growth.

"China's recovery maintained the global supply chain. The resilience of China not only benefited itself, but also benefited the global economy," J.P. Morgan's Chief China Economist Zhu Haibin told Xinhua.

"Despite the pandemic and the shutdown of international travel, China is still increasing its focus on further openness," Zhu said.

China has made notable achievements in promoting multilateral trade in 2020, including the signing of the landmark Regional Comprehensive Economic Partnership that launched the world's largest free trade bloc, and the conclusion of negotiations for the China-EU investment treaty.

"These institutional factors are very important, because China will be able to radiate its positive influence on international trade and investment more effectively than before," said Chris Leung, chief China economist of Singapore-based DBS Bank.

GAINING CURRENCY

Meanwhile, a stronger renminbi, China's currency, has raised concerns over China's export competitiveness. Hong Kong-based Hang Seng Bank expects the renminbi to strengthen markedly this year. Reasons include the market's exceptionally optimistic expectations for China's growth in 2021 and a weaker dollar.

Still, the bank expects China's exports to accelerate this year.

"The global reliance on China's industrial supply chain has greatly increased rather than weakened. Global companies will continue to diversify their production lines to reduce the risk of overreliance on China, but this will have a limited impact on trade," said Wang Dan, chief economist of Hang Seng Bank China.

Shedding light on China's trade growth momentum, Leung said trade growth in Chinese exports was initially driven by demand for pandemic-related products such as face masks and computing equipment for home working. "Yet the recovery has since broadened out, with other shipments now up year on year too."

The recovery in non-pandemic-related demand will also help, Leung said. "For instance, retail sales have gone from strength to strength lately in the United States. China's exports of furniture and household appliances have been particularly strong."

The customs administration expects China to maintain positive trade growth this year, as the world economy is expected to recover and the world's second-largest economy is projected to return to steady growth.

Xinhua

## International partners urge Somali leaders to resolve electoral impasse

MOGADISHU

INTERNATIONAL partners have called on Somali leaders to swiftly resolve the electoral impasse to ensure the elections are not further delayed.

The partners, including the African Union, the United Nations and the European Union, urged the country's top political stakeholders to show leadership in the interest of the nation and to quickly resolve outstanding issues of implementation through dialogue and compromise so that a credible electoral process can proceed as soon as possible.

"The spirit of dialogue and compromise which led to the signing of the

Sept. 17 agreement must be sustained to move the electoral process forward," the partners said in a joint statement issued late Tuesday, referring to the accord signed by President Mohamed Farmajo and five leaders of federal member states on an electoral model over the conduct of parliamentary and presidential elections.

The electoral model was also endorsed by both houses of parliament and was later welcomed by many presidential aspirants.

According to the interna-

tional partners, despite the disappointment of the international community and many Somalis that this model falls far short of "one-person, one-vote" elections, the Sept. 17 agreement remains the sole acceptable basis for the 2021 elections.

The partners reiterated that any threat or use of violence is not acceptable and warned that there can be no re-opening of the Sept. 17 electoral model or the creation of an alternative or parallel process.

Xinhua

## Europeans support bid to help African farmers realise potential



Rwandan coffee farmers watch livestreaming videos on Taobao and cheer when they see 1500 kg of coffee is sold out instantly, on May 14, 2020. (File photo)

NAIROBI

ENTITIES from Europe are joining their peers in Africa to promote the development of the farm sector on the continent, especially in the Sahel region.

The entities have signed on to a charter committing themselves to action on the issue. Those involved say Africa's agricultural sector represents an exceptional lever of growth and point to its resilience in the face of the coronavirus pandemic.

Unlike other industries that were hit hard by the pandemic, the farm sector was not unduly affected by the movement restrictions brought in to counter the coronavirus' spread. The high demand for food products in cities has been a powerful force behind the increase, those involved in the initiative say.

The International Agro-ecological Movement for Africa was launched on the sidelines

of the One Planet Summit 2021, which was held virtually on Monday. Its backers say agriculture should be one of the main levers of development on the continent. Toward that end, they said modernization of the sector, particularly through agro-ecology, digital agriculture, and so-called social business must become a priority.

The signatories to the charter intend to jointly develop value chains that meet the needs of Africans.

Among the key activities will be the promotion of technology transfers and the appropriation of the know-how required for the sustainable development of the agricultural and livestock sectors envisaged by the International Agro-ecological Movement for Africa.

The multilateral initiative was formalized with the attendance of French President Emmanuel Macron, Mauritanian President Mohamed Ould Ghazouani and Britain's Prince of Wales, among others.

Promoting strategy

"The objective of the signatories, through their commitment to deploying this approach in most of Africa, is to participate in the promotion of a strategy combining social, environmental and economic development in the service of prosperity but also the preservation of biodiversity and more generally the stability of the continent," Karim Ait Talb, co-founder of the initiative, said.

Talb said the structuring of agro-livestock value chains that encourage ecological practices and the creation of sustainable jobs will be an important response to the needs of the Sahel region, which is highly exposed to the effects of climate change.

At the online event, the African Development Bank pledged US\$6.5 billion in support of a Great Green Wall Initiative, under which trees and other vegetation types will be planted across the Sahara and Sahel regions.

"The Great Green Wall is part of Africa's environmental defense system a shield against the onslaughts of desertification and degradation," Akinwumi Adesina, the bank's president, said.

The European Investment Bank and the Agence Française de Développement pledged US\$1.2 billion and US\$729.6 million, respectively, for efforts to back sustainable agriculture and other needs in 11 Sahel countries.

Lack of finance has been the project's major constraint to realizing its goal of creating 10 million jobs, sequestering 250 million tons of carbon and restoring 100 million hectares of degraded land in the Sahel-Sahara region. **Agencies**

## Political drama in Washington spells end to American exceptionalism

BEIJING

U.S. politicians have for long been preaching America as the epitome of democracy and working indefatigably to promote its values and systems abroad. The latest political turmoil and violence in Washington, however, have debunked the myth of American exceptionalism.

Exactly one week before leaving office, U.S. President Donald Trump becomes the first U.S. head of state to be impeached twice as House Democrats, joined by ten Republicans, charged him with inciting the deadly siege of the U.S. Capitol last week.

The eye-opening political drama

came as much of the United States was still reeling from the chaotic and violent scenes of the storming of the Capitol building by an angry group of Trump supporters that left five people dead.

Just as President of the Council on Foreign Relations Richard Haass said, what has recently happened "should put an end to the notion of American exceptionalism, of an eternal shining city on a hill."

After the deadly encounter at the U.S. Capitol, U.S. politicians across the aisle rushed to pin the blame on the current administration. However, they are missing the irony of practicing finger-pointing: when you point the in-

dex finger at someone, inevitably you have three fingers pointing right back at yourself.

For years, Washington politicians seem to have lost the ability to solve problems for ordinary Americans.

The unprecedented political violence at the Capitol building was the culmination of years-long governance by instigating animosity towards political rivals. Instead of expanding common ground and seeking social consensus, political elites from both parties have resorted to extreme partisanship to rally their supporters against each other.

For those self-dealing politicians, their political capital tran-

## Russia disappointed with lack of EU response to Kiev's human rights violations

PARIS

RUSSIA is disappointed with the lack of response by the European Union to Kiev's violations of fundamental rights, Russia's Permanent Representative to the Council of Europe Ivan Soltanovskiy said in a statement yesterday.

"We are more than disappointed with the silence of the European Union and other colleagues as well as observers of the Council of Europe amid inhuman practice of human rights violations by Kiev," Soltanovskiy said.

"While expressing concerns over the Crimean Tatars' fate, Kiev is basically trying to suffocate Crimea by water blockade of the peninsula," the diplomat stated.

The envoy recalled that after Crimea's reunification with Russia in 2014 the Ukrainian authorities fully cut it off from the North Crimean Canal, the key source of drinking water for the peninsula's 2 mln population, including 500,000 Crimean Tatars and ethnic Ukrainians.

Soltanovskiy stressed that as an inalienable part of Russia, Crimea fully honors the provisions of the European Convention on Human Rights. The peninsula is "fully open for international observers, including the Convention's consultative committee."

The envoy stressed that Kiev's accusations regarding the situation with ethnic minorities in Russia's Crimea were unfounded.

"Over the past six years, Russia has been actively contributing to enhancing social and economic, cultural and religious rights of ethnic minorities living in Crimea," Soltanovskiy said.

According to the diplomat, this concerns representatives of Armenian, Bulgarian, Ukrainian, Greek, Crimean-Tatar, Italian and German communities.

"The efforts of Russia's authorities on strengthening inter-ethnic peace and harmony are evident for any unbiased observer," Soltanovskiy stressed. "In everyday life of Crimea there are no facts of ethnic tensions," the diplomat said.

Earlier yesterday, the European Court of Human Rights (ECHR) ruled there was no proof to back up a number of Ukraine's charges against Russia over Crimea, the Russian Justice Ministry said.

Agencies

## Opening of Golmud-Korla railway marks significant changes in traffic conditions of NW China's Xinjiang

THE Golmud-Korla railway, which links Golmud city in northwest China's Qinghai province with Korla, capital city of Bayingolin Mongol autonomous prefecture in northwest China's Xinjiang Uygur autonomous region, has been recently put into operation. The railway is expected to effectively improve the traffic conditions in southern Xinjiang.

Crossing a variety of landscapes including the Tarim River, the Taklimakan Desert and the Altun Mountains, the Golmud-Korla railway boasts an altitude difference of more than 2,500 meters.

Reymu Thohude, a 69-year-old resident in Ruoqiang

township, Ruoqiang county, Bayingolin Mongol autonomous prefecture, has recently got on a train at the Ruoqiang station along the Golmud-Korla railway.

"I am just overjoyed that we can finally take a train in our hometown after all these years," he said to his daughter. The man was so excited that he walked up and down the carriage. His hometown, Ruoqiang township, is located nearly 500 kilometers away from Korla.

After the railway was constructed in Ruoqiang, it only takes him four hours to get to Korla.

According to the resident, he used to take a bus to Korla,

which took eight hours, not to mention that he needed a whole day to get to the same destination in the 1980s when he had to take a truck.

He was thrilled to find that the train also stops at Yetimbulak township of Ruoqiang county, where he had worked for eight years.

Located in the south of the Altun Mountains, Yetimbulak has an average altitude of over 3,100 meters.

"Back then, the road conditions were rather poor. It often took me about eight hours to get to Yetimbulak township from Ruoqiang county by bus if everything went well. We rode camels and horses to pass places where there

was no road," recalled Reymu Thohude.

He and his colleagues went home every three months because of the long journey, according to Reymu Thohude.

The railway, however, has now cut the travel time to about three hours.

"We spent over four years on the construction of the Xinjiang section of the Golmud-Korla railway," said Huang Kejun, project manager of the Xinjiang section of the railway with the China Railway First Group Co., Ltd.

In March 2016, construction of the Xinjiang section of the Golmud-Korla railway was kicked off.

As the railway tracks

reached farther, Huang and his colleagues entered Taklimakan Desert, the largest desert in China.

The Xinjiang section of the railway is 734 kilometers long, and nearly 300 kilometers of the railway tracks of the section is in the desert. Every time a sandstorm occurred, the temporary sheds of builders shook, Huang recalled.

The temperature difference between day and night can exceed 30 degrees Celsius in the Taklimakan Desert. The surface temperature in summer rises to over 50 degrees Celsius, while the temperature at night in winter can drop below minus 20

degrees centigrade.

The harsh weather conditions had posed a challenge to the safe operation of construction machinery and equipment.

Since rails expand and contract with heat and cold, the huge temperature difference in the desert had caused the gaps in rail joints to reach 12 centimeters, which was no doubt a serious problem for the safe running of trains.

To avoid potential risks, the project department set up a dedicated team and assigned full-time workers to check each of the railway tracks and joint gaps carefully. They were required to immediately report any abnormalities

they found for maintenance.

Their efforts finally paid off. The section of the Golmud-Korla railway in the Taklimakan Desert was completed 23 days ahead of schedule on April 19, 2018.

After the Taklimakan Desert section was completed, the construction of Golmud-Korla railway encountered another daunting task - passing through the Altun Mountains, which demanded a lot of connections between tunnels and bridges.

Fifteen of the 16 tunnels and 14 of the 22 extra-large bridges in the Xinjiang section of Golmud-Korla railway are in the Altun Mountains section of the railway.



# SPORT



Senior national football side 'Taifa Stars' midfielder, Said Ndemla (L), is attended to by a barber in one of the barber shops in Dar es Salaam mid this week as the squad was preparing to travel to Cameroon to participate in this year's African Nations Championship (CHAN) finals, slated for January 16-February 7. PHOTO: CORRESPONDENT

## Dar company, Global Boxing Stars set to develop young professional boxers

By Guardian Reporter

AN exciting strategic partnership between Global Boxing Stars (GBS) and Jackson Group Sport firm has been formed, seeking to kickstart a platform for the GBS and the latter to promote professional boxing in Tanzania.

The platform, the two firms said, has six events planned for the 2021 calendar, commencing on January 29, with events falling on every alternate month for the year.

Jeremy Bean, the GBS Director, said an eight-bout event bill, slated for January 29, is topped with a World Boxing Federation (WBF) titles' fight along with international and pan African match ups.

Bean disclosed: "We are extremely energized by this collaboration, we have alignment, a common vision and the energy is good."

He added the two firms seek to develop a new commercial model for Pan African boxing and unlock value through pooling of networks, resources and operational capacity.

"I and Kelvin are marketing guys that the boxing bug has bitten, we see Pan African boxing as a sleeping giant and believe our partnership will pioneer a new approach that will bring corporate partners with a Pan African footprint to the table," he said.

The partnership has been underpinned through the common vision of the two

parties, with the Jackson Group Sport providing critical boots on the ground in Tanzania, both marketing and operational capacity and an astute knowledge of the East African commercial landscape.

He said GBS will bring the connections to the likes of Manny Pacquiao Promotions, Epic Sports Entertainment, facilitating the deployment of high-profile bouts.

"The Jackson Group Sport and GBS have formed a powerful, cross functional team- we can talk marketing and commercials to brands and sponsors," he disclosed.

"We can talk television and production specs to broadcasters and now we can talk boxing, all as a single powerful partnership unit," Kelvin Twissa, the Jackson Group Sport's Chief Executive Officer, stated.

He disclosed that colour has been added to the January 29 fights' bill with the inclusion of Kubrat Pulev's younger brother, Tervel, an unbeaten Cruiserweight fighter from Bulgaria.

Twisa said Tervel will face an opponent yet to be confirmed, bringing some further international flavour.

Other notable boxers participating on the January 29 event are young Heavyweight prospect, Ardi Ndembo from Brazzaville, and former World Boxing Council (WBC) Women's Silver Champion Lolita Muzeya from Zambia.

The stage appears set for a new energy and approach to Pan African boxing, with Tanzania providing the backdrop and this exciting partnership between Global Boxing Stars and The Jackson Group pioneering a new commercial and collaborative model.

## Ndayiragije: Taifa Stars to use new approach in 2021 CHAN finals



Senior national soccer team 'Taifa Stars' players participate in training in Dar es Salaam recently to shape up for 2021 African Nations Championship (CHAN) finals. PHOTO: CORRESPONDENT JUMANNE JUMA

By Correspondent Ismail Tano

SENIOR national football side's head coach, Etienne Ndayiragije, has disclosed he will deploy new tactics, used by his squad in an international friendly game against Democratic Republic of Congo (DRC) national team, in the 2021 African Nations Championship (CHAN) finals.

Taifa Stars managed 1-1 draw with DRC national team in the friendly which took place at Benjamin Mkapa Stadium in Dar es Salaam on Tuesday.

The clash turned out to be the two team's final preparations for the CHAN finals which will take place in Cameroon later this month.

The DRC national team scored the opener on the 19th minute through Fiston Mayele, the goal lasted until the end of the opening half.

Taifa Stars' defenders' lack of concentration gave Mayele the opportunity to calmly slot in, given the former did not foil an attack from the left flank.

Veteran keeper Juma Kaseja, who was Stars' shot stopper in the clash, slipped before he could position himself well to clear Mayele's shot.

Taifa Stars leveled matters on the 56th minute via striker Ayoub Lyanga, who headed in Ditrani Nchimbi's well taken cross from the right side.

Nchimbi that had replaced striker Adam Omary sped past DRC national team's fullback and floated in the centre, which was met by Lyanga.

Taifa Stars' left fullback, Yassin Mustapha, was also rested before the start of the second stanza.

He was replaced by Edward Manyama,

who picked a yellow card as he and fellow defenders struggled to keep DRC national team's strikers at bay.

Kaseja also did not finish 90 minutes of the friendly tie, he was replaced by Aishi Manula, midfielder Deus Kaseke was replaced by forward Yusuph Mhili.

The international friendly also marked a farewell for veteran Taifa Stars' defender Aggrey Morris who officially retired from the team.

Morris spent three minutes of the clash and was replaced by Carlos Protas.

In addition to playing his last match for Taifa Stars, the veteran defender was presented with cash prize of 5m/- and a Taifa Stars' kit, signed by all of the team's players and technical bench, aiming at congratulating him for his service.

Ndayiragije said: "We still have plenty to do so we can get good results in our matches, we will work on mistakes that have been committed on the pitch."

"The reality is that most of the players are new but they have proved they can give their all."

"We still have work to do. Our belief is that in future matches we will have new tactics that will give us positive results."

Deputy Minister of Information, Culture, Arts and Sports, Abdallah Ulega, handed over the national flag to the Taifa Stars on Wednesday evening, as the latter were set to travel to Cameroon yesterday to battle it out in the CHAN finals.

Ulega called on the Taifa Stars' players to focus on seeking good results in the showpiece.

He said they should defend the country's prestige and work hard in the event, which will be closely monitored by various nations.

"Discipline and good performance on the field will promote you. Patriotism is the first thing and secondly, the manner in which you play on the pitch," Ulega noted.

Taifa Stars have traveled to Cameroon to participate in the CHAN finals, a tournament specially organized for locally based players.

At the ceremony, Ulega handed over 15m/- to Taifa Stars' players, saying the money was motivation for the players.

"I have also brought you the allowances today," he told the players.

He disclosed: "We have faith in you and you should not let us down, our delegation will come later."

The Deputy Minister moreover called on the Tanzania Football Federation (TFF) to be disciplined in all administrative matters, saying he would not like to be embarrassed by the federation in any way.

He noted: "Young people are always complaining about this, we want TFF to recognize these players as heroes, you ought to stand up for discipline."

He urged the TFF to prepare a report on the participation of Taifa Stars in the CHAN finals, the challenges for the squad and how the country should seek to make it presence felt in various competitions and championships.

Expressing his and fellow players' gratitude to the Deputy Minister, Taifa Stars' skipper, John Bocco, thanked the government and TFF for their commitment to the team.

The forward promised he and his team mates will give their all and showcase patriotism in the showpiece, adding Tanzanians should pray for the players.

## Race for Mainland Women Premier League's golden boot prize heats up



Mainland Women Premier League's Ruvuma Queens' forward, Winfrida Maketa (C), shoots past JKT Queens' players when the two clubs met in the tournament's clash, which took place at Karume Stadium in Dar es Salaam recently. PHOTO: CORRESPONDENT JUMANNE JUMA

By Correspondent Ismail Tano

THE battle for the top goal scorer's prize in this season's Mainland Women Premier League has intensified as players from various teams have vowed to take the golden boot.

Dar es Salaam's Simba Queens posted comprehensive 16-1 victory over Tabora's ES Unyanyembe in the league's recent tie.

Simba Queens' striker, Oppah Clement, scored six goals for the outfit in the clash and she thus quickly established herself as a contender for the league's top scorer prize.

Forward Fatuma Mustapha, who plays for Dar es Salaam's other outfit, JKT Queens, is also chasing the honour.

Oppah scored the goals in the game to bring her goals' tally to 10 in the league,

whilst Fatuma has netted 20 goals.

Mwanza's Alliance Girls' Aisha Juma is also in the list of the leading goal scorers in the tournament, given she has slotted in 13 goals.

The JKT Queens edged Ruvuma Queens 2-1 in a recent clash, with Zabela John and Mwamvua Seif netting the goals for the Dar es Salaam-based army outfit.

Fatuma played 90 minutes in the clash without scoring a goal after Ruvuma Queens' defenders had opted to closely mark her throughout.

The JKT Queens' striker disclosed much as her closest challengers in the race for the competition's top goal scorer prize are working hard she still has chance to score more goals in future matches.

Fatuma noted: "Actually the match against Ruvuma Queens was tough as our opponents are very good, if you talk about the best team in the league you can't ignore Ruvuma Queens."

"However, it is not an offense for me to end the clash without scoring, I believe I will score more goals in future

matches," she said.

Fatuma has clinched the Mainland Women Premier League's top goal scorer prize for two consecutive seasons.

Other players chasing the award for best scorer are Aisha of Alliance Girls with 13 goals, Hasnath Linus (Baobab Queens) who has scored nine, Aisha Masaka (Yanga Princesses), and Jamila Rajabu (Baobab Queens), who have scored eight goals apiece.

## Lady Gaga to sing anthem, J-Lo to perform at inauguration

WASHINGTON

LADY Gaga will sing the national anthem at Joe Biden's inauguration and Jennifer Lopez will give a musical performance on the West Front of the U.S. Capitol when Biden is sworn in as the nation's 46th president next Wednesday.

The announcement of their participation comes one day after word that Tom Hanks will host a 90-minute primetime TV special celebrating Biden's inauguration. Other performers include Justin Timberlake, Jon Bon Jovi, Demi Lovato and Ant Clemons.

At the swearing-in ceremony, the Rev. Leo O'Donovan, a former Georgetown University president, will give the invocation and the Pledge of Allegiance will be led by Andrea Hall, a firefighter from Georgia.

There will be a poetry reading from Amanda Gorman, the first national youth poet laureate, and the benediction will be given by Rev. Silvester Beaman of Bethel African Methodist Episcopal Church in Wilmington, Delaware.

Meanwhile, in New York, Tom Hanks will host a 90-minute primetime TV special celebrating the inauguration of Joe Biden as president of the United States, with performances by Justin Timberlake, Jon Bon Jovi, Demi Lovato and Ant Clemons.

"I was left speechless when I was asked to perform!" Lovato wrote on Instagram. Clemons was also effusive: "To say that this is a dream come true, would be an understatement!"



Timberlake said he and Clemons would perform their new song "Better Days," adding: "This song was our way of doing what little we could to encourage everyone to stay hopeful."

The special will be broadcast live on ABC, CBS, CNN, NBC and MSNBC beginning at 8:30 p.m. ET on Jan. 20. It will also be streamed live on YouTube, Facebook, Twitter, Twitch, Amazon Prime Video, Microsoft Bing, NewsNOW, DirectTV and U-verse.

According to producers, the show "will showcase the American people's resilience, heroism, and unified commitment to coming together as a nation to heal and rebuild."

The inauguration will look different from other presidential inaugurations because of last week's riot at the U.S. Capitol. Security will be extremely tight around the area.

The event was already going to be pared down because of COVID-19; Biden had asked supporters to stay home and watch from afar. In keeping with crowd size restrictions to slow the spread of the virus, traditional activities like the parade and the inaugural balls will be virtual.



## FIFA details depths of sexual abuse case in Haitian soccer

GENEVA

FIFA released details Wednesday of its investigation into systematic sexual abuse of female soccer players in Haiti, saying there were 14 alleged victims of the national federation's president.

The FIFA ethics committee said Yves Jean-Bart, the president of Haiti's soccer federation for 20 years, allegedly raped girls as young as 14 and took "habitual mistresses" among players. The details were included in a newly published verdict that explained why Jean-Bart was banned from soccer for life in November.

The 45-page document said "many of the girls from very poor backgrounds became known as his 'restaveks,' a Haitian term for a child slave."

One 14-year-old player allegedly became pregnant by Jean-Bart and was taken by soccer federation officials to have an abortion.

"Mr. Jean-Bart's behavior is simply inexcusable, a disgrace for any football official," FIFA's ethics judges concluded. "The pain and suffering he has caused his various victims of sexual harassment and abuse cannot even be fully comprehended."

FIFA received evidence from investigations by the global soccer players' union FIFPro and Human Rights Watch.

They identified 34 "possible victims of sexual abuse and 10 potential perpetrators, including 14 names of potential victims of Mr. Jean-Bart," the report said. It cited intimidation of witnesses and the "authoritarian and economic power that Mr. Jean-Bart appears to have in Haiti."

Witnesses said Jean-Bart would give gifts of underwear to teenage girls, including minors, when he began to build abusive relationships, according to the FIFA document.

A therapist working with Human

Rights Watch reported "the majority of the victims/witnesses are still working on regaining a sense of psychological safety and have not fully processed their traumas."

Jean-Bart has denied the allegations, which were first revealed by British newspaper The Guardian in April. He said he will challenge the FIFA ban, and a fine of 1 million Swiss francs (\$1.3 million), at the Court of Arbitration for Sport.

FIFA's ethics investigators have also opened cases against other Haitian soccer federation officials alleged to have committed or enabled sexual abuse of players.

The abuse is said to have happened at the country's national training center at Croix-des-Bouquets, which FIFA helped fund. It was known as "The Ranch."

Jean-Bart led the Haiti federation since 2000 and sat on several FIFA committees, including the women's soccer panel from 2002-05.

He continued to be a member of the FIFA committee organizing the 2017 Confederations Cup in Russia after the sexual abuse allegedly started in 2014.

At his FIFA hearing, held by video link in November, Jean-Bart's defense included the claim that witness testimonies "are similar, almost identical, and are lies."

"Mr Jean-Bart could not have raped or engaged in sexual intercourse with anybody since he was not virile," his lawyers said.

They also claimed the success of Haiti women's national teams "could have never been reached if the sexual abuse or harassment alleged (by FIFA investigators) existed."

The FIFA panel of three judges accepted the allegations, saying: "The abuse was perpetrated at various locations and by different persons within the (Haiti soccer federation), occasionally resulting in rape and even pregnancies and abortions."

# Why Man United's rise to Premier League summit under Solskjaer is a big deal



Ole Gunnar Solskjaer

By Gabriele Marcotti, Senior Writer, ESPN FC

IT was ugly, cold, wearying, full of incidents and ultimately resolved by a piece of individual brilliance, but when referee Kevin Friend blew his whistle after seven minutes of injury time (including three minutes of time added on to the time added on), there was one over-arching takeaway. Manchester United were top of the Premier League in January.

Not joint-top, not pretend-top, not goal-difference top, not top-if-they-win-their-games-in-hand-top, but top-top.

You have to go back all the way to 2013 (and the end of the Sir Alex Ferguson Era) to find the last time United were this high at this stage of the season. That's a long time ago. Seven-and-a-half seasons without being top after the turn of the year... the last time the club suffered a longer drought of that kind was in the 1970s -- which, you may recall, was also when they were relegated.

### What does it mean?

Here, you drift into psychology and intangibles. It's easy to define what it does not mean. It does not mean they will win the Premier League, or even that they're first or second favourites to do so. (That would be Man City and Liverpool.) It does not mean they're particularly good, or they will be particularly good in years to come, or that the successful title-winning side that United fans dream of will look much like this one. But it does mean that a psychological barrier has been broken, and it's something Ole Gunnar Solskjaer can leverage to his -- and United's -- advantage.

It's also, to some degree, a vindication of the club's decision to turn to him to replace Jose Mourinho and, effectively, bringing things in-house by hiring a former player who "understands" the culture at Man United rather than another pedigreed coach from elsewhere. And, in that sense, it's not dissimilar to the choices big corporations make when their boards turn to new leadership.

When a multinational needs to replace its CEO, it has two options, broadly speaking. It either promotes from within, doubling

down on its corporate culture, or it brings in a fresh approach, turning to a proven executive who can act as a disruptor and shake things up for the better.

The club's four managerial appointments post-Sir Alex fall fairly neatly into either category. While David Moyes had no formal United connection, he was very much a "continuity candidate." He was hand-picked by Sir Alex, he had spent the previous 11 years coaching 30 miles away at Everton, and he included club stalwarts Ryan Giggs and Phil Neville in his coaching staff.

Mourinho and Louis Van Gaal (who came after Moyes) had won a combined 15 league titles and three Champions Leagues when they were appointed. They were brand names, and they were proven; they were "disruptors" in the good sense, the tech startup sense. They were there to change a culture for the better. It's no coincidence that after being sacked, both did what superstar CEOs do when they're brought in with great fanfare to turn a company around, only to be shown the door a few years later: they complained about an unwillingness to change, a lack of support internally and entrenched structures that made progress impossible.

Whether they were right or wrong isn't the point of this column and, in any case, has been endlessly debated elsewhere. The point is that after hiring back-to-back bosses with fancy résumés who were brought in to tell the club what they didn't necessarily want (but maybe needed) to hear, United did a 180 with Solskjaer. After the "disruptor," enter the "company man."

It's not a knock, by the way. Carlo Ancelotti, with his three Champions League crowns, freely and proudly describes himself as a "company man" too. And that's how Jan Aage Fjortoft, who played with him at international level and has known him for a quarter of a century, described Solskjaer when we had him as a guest on the Gab + Juls show this Monday.

Solskjaer's public persona -- earnest, unflinchingly polite, avoiding confrontation -- is that of an on-message corporate suit. Behind the scenes, no doubt, he can crack the whip -- nobody sticks around in coaching if they don't occasionally play the bad cop -- but more than anybody, he has "toed the party line."

Take United's transfer business. Goodness knows he'd have plenty to moan about there. Take Paul Pogba's future (undecided) in the last 18 months of his contract, Jadon Sancho still playing for Borussia Dortmund, Bruno Fernandes arriving six months late,

losing a center-forward like Romelu Lukaku without bringing in a replacement until January (and then, when the replacement arrives, it's Odion Ighalo) ... the list goes on and on. But he doesn't. And it suits the club's powers-that-be (Ed Woodward and his close-knit advisers, as well as the Glazer family) just fine.

If you're a cynic, and many were at the time, you might have read Solskjaer's appointment and subsequent long-term contract as the club taking the easy way out. Liverpool and Manchester City were in the ascendancy; trying to close the gap quickly would have been expensive, stressful and probably futile. So you peddle some tropes about United DNA and hire a guy whom everybody likes (or, at least, nobody dislikes), is fully invested in club culture and won't create headaches or controversy.

is that overly cynical? Maybe. But as Fjortoft himself hinted, Solskjaer is under no illusion about why he got the job and that it wasn't his body of work as a coach that secured it. The most important thing is that now that he's there, it doesn't matter why he was chosen: he will rise or fall based on results, and because results have been mixed, he's endured the weekly spin cycle. United DNA! #OleOut! Top of the league! PE Teacher!

The best Solskjaer can do is keep going. He's not a "big idea" coach like Jurgen Klopp or Pep Guardiola -- if he is, we haven't seen it -- and he's not as charismatic as Mourinho or Diego Simeone. He's a man-manager who executes schemes that are basic, but effective, when executed properly and who looks to put his most talented players in situations where they can do the most damage. Zinedine Zidane won three Champions Leagues and two La Liga titles doing just that at Real Madrid.

Of course, Zidane had more charisma, a better-run club with a more recent history of success and, crucially, better players at his disposal. But that's the model Solskjaer's United seems to be pursuing, whether it's because it's the path of least resistance after Van Gaal and Mourinho or whether they truly believe it's the best option. That sort of model is built upon sporting capital and credibility.

By restoring United -- even if it turns out to be only for a short while -- to the top perch, Solskjaer has taken a big step forward, taking pressure off himself (and off those who appointed him) and buying himself time. Time to work and make a difference. It's one of the most precious commodities a manager can have.

## Ronaldo v Lukaku as title-chasing Juventus, Inter clash

MILAN

CRISTIANO Ronaldo's Juventus and Romelu Lukaku's Inter Milan clash on Sunday in what could be one of the defining matches of the Serie A season.

The game in the San Siro is between the top two in Serie A last season when Juventus won a ninth consecutive league title just one point ahead of Inter.

It also pits the division's top two scorers against each other. Ronaldo has 15 goals; Lukaku has 12.

Both teams are favourites this campaign with Inter second, three points behind leaders AC Milan, with Juventus fourth, seven points adrift of top spot with a game in hand.

As Antonio Conte's Inter and Andrea Pirlo's Juve battle it out, Milan have a chance to increase their advantage at the half-way point this season as they travel to struggling Cagliari.

Juventus, Inter and Milan are all coming off gruelling Italian Cup fixtures midweek, needing 120 minutes of play each to advance to the quarter-finals.

Conte brushed aside concerns ahead of a match which could determine his side's chances of a first Serie A title since 2010.

"Every victory provides you with pure energy, wins recharge the batteries," insisted the former Juventus and Chelsea coach.

"We've got time to recover ahead of Sunday's match, which is an important test to ascertain the level we're at and see the extent to which we've reduced the gap compared to last season."

Inter's focus is now on domestic trophies with their European ambitions stifled.

After an eight-match winning run, the Lombardy side have lost momentum, dropping five points in two games with defeat to Sampdoria and drawing at Roma.

Inter have not beaten Juventus since September 2016 -- with a run

of five defeats and two draws.

By contrast, after a stuttering debut, Pirlo's champions have bounced back with three wins in a row including 3-1 over AC Milan in the San Siro a week ago.

The clash is between a team with the best attack in the league, with Inter scoring 43 goals, against the one with the tightest defence with 16 goals conceded.

Friday's Rome derby kicks off the weekend of football behind closed doors, with third-placed Roma looking to get back winning after last weekend's 2-2 draw to Inter against local rivals Lazio, in eighth.

Atalanta and Napoli, two points behind Juventus, in the European places, host Genoa and Fiorentina respectively.

One to watch: Lorenzo Pellegrini

AS Roma midfielder Pellegrini will be the only Rome-born player for either team on the pitch in the city derby. The 24-year-old Italian international came through Roma's youth system, and has scored 13 goals in 127 games. Pellegrini was decisive the last time Roma beat Lazio in September 2018, scoring and setting up another in a 3-1 win. "Pellegrini embodies our project," said Roma's new general manager Tiago Pinto. "He's a young, talented player with a great love for Roma. We will do everything possible to negotiate his (contract) renewal."

Key stats:

43 - Inter are the top scorers in the league

16 - Juventus have one of the tightest defences

11 - Ciro Immobile's goals for Lazio

10 - Cagliari's run without a win

7 - Inter's winless run against Juventus

Fixtures (all times GMT)

Today

Lazio v Roma (1845)

Tomorrow

Bologna v Hellas Verona (1300),

Torino v Spezia (1600). Sampdoria

Gwiji by David Chikoko





# SPORT

Why Man United's rise to Premier League summit under Solskjaer is a big deal

COMPREHENSIVE REPORT, PAGE 19



National U-20 football team 'Ngorongoro Heroes'.

## Azam FC ropes in Ugandan keeper

By Correspondent Joseph Mchekadona

VODACOM Premier League giants, Azam FC, has beefed up its squad by signing keeper Mathias Kigonya from Forest Rangers of Zambia on a two-year deal.

Azam FC's information officer, Thabit Zacharia, stated they are happy to have acquired the services of Kigonya who was the best keeper in the previous season's Zambia Premier League.

He said his club has a clear intention of strengthening its squad. "We have signed the keeper Mathias Kigonya from Forest Rangers of Zambia, he was one of the best keepers in the Zambia Premier League, we hope his coming will boost our goalkeeping unit," he said.

The mini transfer window is set to close today at night and Zakaria could not say if Azam FC will sign more players.

Kigonya, who also turns out for Uganda's national team, had previously featured for Sofapaka of Kenya.

He signed for Zambia's Forest Rangers in 2019 when he was handed a two-year deal.

His coming to Azam FC means the side now has three keepers. Benedict Haule and David Kissu are the squad's other keepers.

Azam FC has been placed third in the domestic top flight's standing with 32 points from 17 games.

Recently the team have been putting below par showing in the Premier League and some of domestic football pundits have been attributing this to poor goalkeeping.



Mathias Kigonya. PHOTO: COURTESY OF AZAM FC

## Taifa Stars' players should use CHAN finals to boost quest for greener pastures, says coach



Senior national soccer team 'Taifa Stars' players participate in training in Dar es Salaam recently to shape up for 2021 African Nations Championship (CHAN) finals. PHOTO: CORRESPONDENT JUMANNE JUMA

By Correspondent Joseph Mchekadona

TANZANIA's senior national soccer team 'Taifa Stars' players have every reason to impress at the coming African Nations Championship (CHAN) finals, slated to kick off in Cameroon next week.

The CHAN is for locally based players only and Taifa Stars' players stand a chance of marketing themselves to scouts from several clubs in Africa and Europe.

Taifa Stars' head coach Etienne Ndayiragije on Tuesday confirmed the availability of the scouts, who are looking for players, saying the scouts are available at such a big event like CHAN finals.

He stated: "CHAN is one of the biggest football events in Africa and you can not rule out the availability of scouts."

"If you can look at our squad, we have many players who are young, the young players are what scouts are looking for," he said.

Before the team's departure for Cameroon, Tanzania Football Federation (TFF) president, Wallace Karia, also reminded the players on the importance of working hard and impressing at the tournament, saying it is the right platform for the players to market themselves.

"You are going to Cameroon for CHAN finals, go there and play well, that is a good place to show your potential. I'm sure there will be many scouts at the tournament looking for players," he said.

Reports from Cameroon say scouts from Italy, Russia, Germany and others from South Africa are in the West Africa country looking for players.

Taifa Stars, placed in Group D in the continental showpiece alongside, Namibia and Zambia, left for Cameroon on Wednesday night with 30 players.

The senior national team will start their campaign in the tournament with a game against Zambia.

The East African squad will later play Namibia before finishing the group stage's fixtures with a game against Guinea.

## Kihwelu: Ngorongoro Heroes out to fight for Tanzania's pride in Africa U-20 Championship

By Correspondent Nassir Nchimbi

TANZANIA's national U-20 football team 'Ngorongoro Heroes' head coach, Jamhuri Kihwelu, has disclosed he will make good use of this year's U-20 Africa Cup of Nations' tournament, slated for February 14-March 4 in Mauritania, to see to it his team secure a ticket to the U-20 World Cup finals.

Kihwelu has already unveiled a provisional squad of 40 players, who have pitched camp since Wednesday in Arusha, to shape up for the continental showpiece.

The players will be trimmed to 30 for the trip to Mauritania for the tournament. The team had, in December last year, camped in Saudi Arabia as part of preparations for the assignment.

Commenting on his plans for the tournament, Julio said: "First of all I can say that Tanzanians should thank God for this opportunity, but we must also remember that we have a huge debt to support the government in its efforts to promote football in the country."

"As for our plans, we have confidence in the squad we have selected because all the selected stars are determined to fight for their nation and they know that if they do well, it is their chance to get teams abroad, our goal is to make sure we lead our team to the World Cup which will take place in Indonesia," he stated.

Mauritania confirmed its readiness to host the event in February last year after being awarded the host right by the Confederation of African Football (CAF).

Tanzania qualified for the event despite losing 4-1 to Uganda in the final of the 2021 Council for East and Central Africa Football Associations (CECAFA) U-20 Championship, which took place at Black Rhino Academy Stadium in Arusha last December. Uganda also made it to the Africa U-20 Cup of Nations tournament by virtue of being the CECAFA U-20 Championship winners.

The Arusha tournament served as qualification for the East/Central Africa Zone for the Mauritanian event that will see a total of 16 countries battle it out for the continental honour.

This will be the first time for Mauritania to host the event, but the hosts will be making their third appearance in the event after doing so in 1981 and 1987.

**EATV FRIDAY**

**TONIGHT @ 9:00**

11:00 DADAZ LIVE  
12:00 Mid Week Movie (r)  
13:30 Kali Za Wana  
14:00 Bongo Hits  
15:00 Funguka  
15:30 Wakilisha (r)  
16:00 Ujenzi (r)  
16:30 #HASHTAG  
17:00 5SELEKT  
17:55 Kurasa  
18:00 eNewz  
18:30 Skonga  
19:30 EATV SAA I  
19:45 MJADALA  
20:00 DADAZ (r)  
21:00 Friday Night Live  
23:00 Kurasa (r)

**Friday Night Live** The Weekend begins here! Listen to upbeat mixed music by the hottest Djs. Gossip, showbiz updates and exclusive interviews with celebrities from home and abroad. Don't you dare miss this.

**eastafrica RADIO**

06:00 Supa Breakfast  
10:00 MAMAMIA  
12:00 Kipenga Xtra  
13:00 Planet Bongo  
16:00 EA Drive  
20:00 Kipenga  
21:00 Friday Night Live

**88.1FM DAR ES SALAAM**

## Flexibles by David Chikoko

