



National Pg 2 'Not enough women on boardrooms'



National Pg 3 NEMC fines Dar firm 35m/-



National Pg 4 CTI holds stakeholders' workshop



National Pg 6 UNFPA and Ireland sign pact



State House peacock remandees freed in latest plea bargaining

By Guardian Reporter

THREE people, who were last week charged with economic sabotage at the Kisutu Resident Magistrate's court for possession of three peacocks belonging to State House, were yesterday set free in a plea bargaining agreement.

This is after the trio, David Graha, Mohammed Hatibu and Mohammed Mahamoud wrote to the Director of Public Prosecutions confessing having committed the crime in exchange for lesser punishment.

They were charged with organizing a criminal gang, participating in organized crime and money laundering and were in remand prison.

But yesterday, Senior Resident Magistrate Salumu Ally set the accused persons free after they had successfully negotiated their freedom with the DPP.

However, Ally said the trio have been slapped with a fine amounting to 6,890,000/- and the ornamental birds have been returned to the government.

"You are being set free on condition that you



However, Ally said the trio have been slapped with a fine amounting to 6,890,000/- and the ornamental birds have been returned to the government

should not commit a criminal offence within a period of six months," the magistrate said.

Plea bargaining is an arrangement between prosecutor and defendant whereby the defendant pleads guilty to a charge in exchange for a more lenient sentence or an agreement to drop other charges.

During the mention of the case last week, Principal State Attorney Faraja Nchimbi alongside Senior State Attorney Wankyo Simon told Resident Magistrate Vicky Mwaikambo that between June 1 2015 and October 14 this year, the accused persons conspired to trade in the birds worth USD 1,500 (over 3m/-).

Nchimbi alleged in the second charge that the trio was found in possession of the three peacocks illegally.

Simon proceeded to tell the court that on October 14 within Mikocheni suburb in Dar es Salaam Region, the third accused person Mahamoud was found with the birds.

In another count, the attorneys told the court that between June 1 2015 and October 14 this year, within Dar es Salaam, the first and second accused persons received a total of 300,000/- in proceeds of money laundering.

Herders' relief as govt cuts cattle dipping fees by 90pc



Water Deputy Minister Juma Aweso takes a look at the inside of an underground water tank built in Kisarawe district after completion of the Kibamba -Kisarawe water project by the Dar es Salaam Water and Sanitation Authority (DAWASA). Photo: Guardian Correspondent

In the short period of one year the government has renovated 400 cattle dips and the remaining 639 will be renovated in good time, the minister intoned

By Guardian Correspondent, Katavi

THE government yesterday launched a nationwide animal dipping campaign with good news for cattle keepers following massive reduction of dipping fees.

Livestock and Fisheries Minister Luhaga Mpina announced this while launching the campaign here, that fees for dipping one head has been reduced from the previous 500/- to 50/-, equivalent to 90 per cent reduction.

On the other hand, goats and sheep will be charged 10/- per animal, with the minister saying the reduction will skim off 19bn/- hitherto paid by cattle keepers, and this will be subsidized by the government.

Tanzania boasts of 32.5 million heads of cattle, 18.8 million goats and 5.3 million sheep, on the basis of recent statistics.

The 19b/- savings occur as which livestock keepers would have spent to dip their

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Stakeholders fine-tune TPSF draft for skills councils, apex

By Polycarp Machira, Dodoma

THE Tanzania Private Sector Foundation (TPSF) is engaging different ministries and departments in discussions aimed at improving the proposed draft for the creation of the National Skills Council (NSC).

A TPSF team in the past two days held a series of meetings in Dodoma to fine-tune the proposed draft which if adopted will among other things seek to increase the supply of a highly skilled workforce in the country.

TPSF Executive Director Godfrey Simbeye said the project funded by the World Bank in collaboration with the government supports the national agenda of transforming the country into a middle income economy by 2025.

The envisioned NSC will address key challenges that have always been raised on skills among university graduates as well as those taking up artisan and vocational training, he said.

For many years employers in the country have found it difficult to get appropriate applicants to recruit and hence resorted to hiring foreign technicians, thus tending to lose money in so doing, he said.

"We believe that through the NSC the country will address the skills mismatch especially as the nation moves towards an industrial economy and achieving Vision 2025," he said.

The government is implementing the National Skills Development Strategy (NSDS) for 2016/2017 to 2025/2026, through the Education and Skills for Productive Jobs (ESPJ) program.

Therefore, TPSF in collaboration with the Ministry of Education, Science and Technology is implementing one of the components of ESPJ, the director affirmed.

In this project TPSF was tasked with facilitating the establishment of the National Skills Councils (NSCs) and the Sector Skills

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Prisons train wardens to operate agro-equipment in food self reliance push

By Guardian Correspondent, Mbeya

THE Tanzania Prisons Service has started training its wardens how to operate modern agricultural machinery it has acquired as part of its five-year plan to become self-reliant in food.

Assistant Commissioner of Prisons Rocky Mbena said here on Tuesday while closing training for wardens on how to operate various agricultural equipments.

The machinery includes recently acquired 16 modern tractors which will help the Prisons Department to attain the capacity to feed inmates



TURN TO PAGE 2



4 years of Dr. John Pombe Magufuli

SPECIAL SUPPLEMENT

THE GUARDIAN LTD, THROUGH ITS LEADING NEWSPAPERS, THE GUARDIAN AND NIPASHE ON 5TH NOVEMBER 2019, WILL PUBLISH SPECIAL SUPPLEMENT OF FOUR YEARS ACHIEVEMENTS OF THE FIFTH PHASE GOVERNMENT.

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Livestock and Fishing Development minister Luhaga Mpina (C) in collaboration with herders push cows into dip tank to control ticks at Kikonko village in Mlele district, Katavi region yesterday. Photo: Guardian Correspondent

Herders' relief as govt cuts cattle dipping fees by 90pc

FROM PAGE 1

animals, while now they will spend only 2.16b/- with the government subsidising keepers 90 percent of their costs.

Speaking soon after launching Phase 2 of the dipping campaign at Kikonko Dip in Mlele District and later at a public rally at Majimoto Village in Katavi region, the minister said in the plan, the government will distribute 12,546 litres of chemicals as subsidy to 1,733 dips that are working countrywide.

In heavy downpour, Mpina used more than one hour in his speech as he continually soaked in rain, stressing that the fifth phase government is bent on transforming, by deeds, the livestock sector.

He said paragraph 25 of the CCM Election Manifesto directs the government to ensure that all livestock in the country are dipped to eradicate animal diseases.

He said dipping the livestock will guard against diseases and deaths, thus the campaign will facilitate 38 million dips for cattle, 18 million for goats, seven million for sheep and 2,500 dips for donkeys.

In the short period of one year the government has renovated 400 cattle dips and the remaining 639 will be renovated in good time, the minister intoned.

He pointed out that more than 60 percent of human diseases are caused by livestock products, chiefly meat and

milk, hence for the government to dip the animals also aims at combating human diseases that originate from livestock.

Following the launch, Mpina urged local authorities to ensure that every village in the country has a dip for cattle, which means a total of 12,000 dips will be there.

Every village will be able to dip their animals, as the government comes up with a strategy to ensure every village gets at least one cattle dip to ensure that the country has healthy animals.

He also directed district councils to ensure all cattle dips are renovated within one month, with the government ensuring the distribution of chemicals to all dips.

Minister Mpina also said by November 15 the government will announce recommended vaccination prices after which no person will be conning livestock keepers.

Katavi Regional Commissioner Juma Homera assured the minister that the regional authorities will implement the directives and that no livestock keeper will get a raw deal or be conned as the announced dipping prices will be a great relief to them.

Dr Hezron Nonga, the director of livestock services in the Ministry of Livestock and Fisheries said the dipping exercise will be conducted countrywide, urging livestock keepers to dip their cattle to combat animal diseases.

Stakeholders fine-tune TPSF draft for skills councils, apex

FROM PAGE 1

Councils (SSCs), where six sectors were given priority consideration.

"These sectors are agriculture, tourism, ICTs, works, energy and transport with the skills councils aimed at bringing together all key stakeholders in the value chain for improving skills. These are policy makers in the government, private sector and higher learning institutions charged with the task of improving skills in various fields," he stated.

At the end, TPSF in collaboration with

the government expects to come up with the National Skills Council (NSC) to be chaired by the prime minister, established by an Act of Parliament to attain formal recognition, he explained.

At the meeting which drew officials from the Ministry of Works, participants lauded the project design as it is likely to help the country bring up a skilled workforce.

Acting Permanent Secretary Zaina Mlawa appeared for the ministry, and commended TPSF for the initiative, also promising support during project implementation.

'Not enough women in the banks, boardrooms'

By Francis Kajubi

The International Finance Corporation (IFC) yesterday said it is satisfied with the current number of women holding senior management positions in financial institutions but urged them to do more.

Five large commercial banks, namely CRDB Bank Plc, NMB Bank Plc, TPB Bank Plc, National Bank of Commerce (NBC) and Standard Chartered Bank Tanzania had in April 2019 signed a special pact with IFC to work together in making sure that they bring equality in the sector in terms of holding high positions and easing access to finance by women entrepreneurs.

Through the ongoing 18 months Finance2Equal programme, banks and other financial institutions have signed agreement with IFC to reduce gender gaps across leadership, workforce and access to products and services.

Speaking at the special dialogue with chief executive officers on the implementation of the 18 months programme, Frank Ajilore, IFC's resident representative for Tanzania and Burundi, said that to enable companies and economies to grow, gaps between men and women must be reduced in the private sector.

"An estimated 7 million women own micro, small and medium enterprises but there is US\$40 billion finance gap for women owned businesses in sub-

Saharan Africa. In Tanzania, this gap stands at US\$16million for women-owned MSMEs" said Ajilore.

Abdulmajid Nsekela, CEO and managing director, CRDB Bank said that the institution had invested heavily in strengthening women's equality in the bank's leadership frame and the workforce in general whereby more than 30 per cent of the bank's high administrative positions are held by women. "In case of empowering women entrepreneurs, we have a special initiative called Women Access to Finance (WAFI) that is dedicated to offering financial knowledge and support. About 300,000 women have accounts at CRDB in which they have deposited over 700bn/-" said Nsekela.

According to him, despite striving for financial aids, women do face a security challenge in securing funds. He said in overcoming the security issue, CRDB is working with different partners such as Danida the Denmark's development cooperation, and have been able to compromise the security issue. The bank is also working with TCCIA in a marketing initiatives of the same group.

"Most of unbendable people particularly women are worried of the cost of loans that lies in interests, fees and charges. We at CRDB have a segmented product called Financial Tool Kit Package where they can access funds without fees and charges" he added.

Prisons train wardens to operate agro-equipment in food self reliance push

FROM PAGE 1

100 per cent without seeking subsidy from the government. The department also expects to sell the surplus produce locally and in foreign markets.

The plan came in response to President John Magufuli's directive last year that Prisons must ensure that they are self-reliant in food.

Tanzania Prisons Commissioner General Faustine Kasike said in January that the department's food sustainability was around 30 per cent, noting that ten prisons had been selected for the programme, located in Mbeya, Rukwa, Iringa, Njombe and Ruvuma regions.

Mbena said acquisition of the machinery will boost the Prisons Service production capacity in extra food production for inmates' consumption and for sale.

He said the Prisons administrators will ensure they have enough maize flour, beans, green vegetables and meat. The machinery acquired will assist in achieving these aims, he stated.

"In the current Financial Year, the government has enabled us to buy 16

new tractors, which the prison wardens were being trained to operate," he said.

Agricultural machines engineer with the department, Johannes Baitange said the training aims to instruct wardens the right operation of the machinery, as some of them have never operated such equipment before.

He said the training also aims to enable wardens to operate the machinery while keeping in mind their own safety, and being reminded that no unauthorized person mounts the tractors.

Baitange emphasized the goal of Prisons Service food self sufficiency as part of the spirit of self reliance in government institutions.

On his part the Chief Warden of Songwe Agricultural Prison Peter Anatory said that in the coming season 2019/20 the prison plans to plant crops on more than 400 hectares.

If cultivated, the planned farming area will satisfy the food needs for all prisons in Mbeya region and cover other regions depending on instructions that may be given, he pointed out.



Ireland ambassador to Tanzania Paul Sherlock (R) signs an agreement to release one million Euros for the women and children project in Kigoma region operated by UNFPA. Looking on is UNFPA representative to Tanzania Jacqueline Mahon (C) and HIV project officer Dr. Majaliwa Marwa. Photo: Correspondent Sabato Kasika

LOSS OF CERTIFICATE



CAROLINE ROBERT SALIJA do hereby announce the loss of Bachelor of laws Certificate No. D0337 of 2011 from TUMAINI UNIVERSITY DAR ES SALAAM COLLEGE. Whoever finds it, kindly report to the nearest police station. REF NO: DAR/OST/RB/414248/2019.

LOSS OF CERTIFICATES



HAFSA HAMADI SASYA do hereby announce the loss of Secondary Education Certificate of 2005 with index No. S.00422-0009 from HEDARU Secondary School, Loss of Advanced Secondary Education Certificate of 2008 with index No. S022-0601 from Zanaki Secondary School, Loss of Bachelor of Laws Certificate No. D.0341 of 2011 from Tumaini University Dar es Salaam College, Loss of Postgraduate Diploma in Management of Foreign Relations Certificate No. CFR IPGD-NAFR/2011/0030 of 2013 from the Centre for Foreign Relations and Loss of Post graduate Diploma in Legal Practice Certificate No. 04728 of 2015 from The Law School of Tanzania. Whoever finds them, kindly report to the nearest police station. REF NO: DAR/OST/RB/417452/2019.

TCIB set to launch guide book to empower MPs

By Correspondent James Kandoya

TANZANIA Citizen's Information Bureau (TCIB) is set to launch a guide book to empower Members of Parliament on how to undertake parliamentary oversight for public procured goods and services.

Speaking at the stakeholders meeting in Dar es Salaam, the TCIB executive director Deus Kibamba said the aim of the meeting was to collect views ahead of the book launch after a mini survey across the country.

The book dubbed: "Achieving Effective Procurement in Tanzania: A guidebook for

Parliamentary Engagement in Tanzania will be launched in the Parliament session slated to kick from January next year.

Kibamba said public procurement and open contracting were essential elements of the development discourse in Africa and beyond procurement is at the heart of almost everything a government does.

He said to ensure that the mandate of management of public resources the Parliament should ensure open contracting and public procurement accords to principles of good governance

According to him, the parliamentarians need access to credible and reliable

information in order to make informed decision.

He said the guide books highlights state of art methods that can be used in the course of the legislature performing its oversight duties connected with public procurement.

"TCIB is teamed up with other civil society organization to implement intervention around and engaging with parliament of Tanzania for improved procurement," he said.

In her presentation, "Open Contracting and Public Procurement Issues in Tanzania" TCIB legal consultant, Neema Kimambo said the guide book aims to empower

parliamentarians by arming them with step to step guidance.

She said building adequate procurement capacity to those involved in management and oversight of procurement activities is a crucial step toward realizing success of the proposed best value for money system

Kimambo said corruption is still rampant in the country resulting into lack of value for money in some projects.

According to her, the National Assembly is an important oversight institution which checks on public expenditure among many other functions.

She said it was obvious that the National Assembly had a role in public procurement, since it is the one enacting procurement laws.



East African Business Council (EABC) economist Adrian Njau makes a presentation at the two-days regional private sector consultative meeting to harmonise policy proposals on customs and domestic taxes organised by the Council in partnership with Trade Mark East Africa in Dar es Salaam yesterday. Photo: John Badi

EABC faults slow pace by EAC member states to ratifying 'avoidance double taxation trade agreement'

By Getrude Mbago

THE East Africa Business Council (EABC) has said that slow pace by EAC member states in ratifying the agreement for the avoidance of double taxation was affecting expansion of intra-trade within the bloc.

According to EABC, only three countries had so far ratified the agreement thus calling for Tanzania and Burundi to go ahead and ratify it to unlock business potential of the region.

Speaking during the regional private sector consultative meeting in Dar es Salaam yesterday, EABC trade economist Adrian Njau called for collective efforts and political will to continue convincing the countries to endorse the agreement so as to enable it come into force.

The meeting brought together policy experts from EAC private sector to discuss and harmonise policy proposals on customs and domestic taxes.

He said that with the implementation of double taxation treaty within the EAC bloc would encourage companies to expand their operations throughout the region, creating numerous jobs in the process given the significantly lower tax burden they would be subjected to.

"We have witnessed a decline in intra-trade among the partner states as many companies shy away from expanding within the region due to the fear of double taxation, this needs not to be the case as we have the agreement to address all these...it is high time for EAC originating goods to not to be double taxed," he said.

He noted that double taxation occurs when two different countries levy a similar tax on the same taxpayer for the same transaction or income.

For instance, under the current tax laws of EAC member states, a company with a branch in another country within the region is taxed twice on its annual

income; it pays corporate tax both at the branch in the host country and at the parent company in the country where it is headquartered.

For his part, Hussein Sufian Ali, EABC board director cited a trading regime that restricts the export of certain commodities to partner states, non-tariff barriers (NTBs) and double taxation as hurdles to the growth of intra-regional trade.

He urged EAC member States to conduct asses the impacts of levies, fees and other charges with equivalent effect that imposed by different regulatory institutions.

Silvester Kimeu, EABC project assistant said that currently, the council was implementing a programme which aimed at enhancing advocacy and dialogue on transport and logistics, trade facilitation, customs and tax, standards and Non-Tariff Barriers (NTBs) at regional and country levels.

He said the launch jointly by the EABC and TradeMark East Africa (TMEA), will see the project spans from 2019 to 2023, also seeks to contribute to the reduction of transport (road, rail, and air) cost and time along transport corridors by 10 per cent and increase the efficiency of logistic services.

The East African Community Secretariat, draft trade and investment report dated August 2017 showed that the total value of intra-EAC trade fell by 14.6 per cent to \$4.4b in 2016, from \$5.1b in 2015.

“ He noted that double taxation occurs when two different countries levy a similar tax on the same taxpayer for the same transaction or income

By Guardian Reporter

NMC fines Dar company 35m/- for making unsuitable carrier bags

THE National Environment Management Council (NEMC) yesterday fined a Dar es Salaam-based producer Ms Al-Haseeb Jewellery Limited a total of 35 million/- for producing and putting in the market the poor quality carrier bags.

The company was fined 20 m/- for producing over two million carriers that are below standard, 10 m/- for engaging in production without environment impact assessment clearance and 5m/- for distributing the

carrier bags at various markets.

Slapping the fines on the company, the NEMC director general, Dr Samuel Gwamaka said NEMC had received complaints from traders that bag carriers with 70gsm were being rejected by customers. "This kind of carriers are being produced by people like you," Dr Gwamaka told

the owners of the company adding that their unprofessional conduct was undermining President John Magufuli's ambition of making Tanzania an industrial country by 2025.

He also revealed that some traders selling the carriers bags have been arrested and will be prosecuted.

The director general of Tanzania Bureau of Standards (TBS), Dr Ngenya Athumani, said the company was one of the firms established without exhausting all procedures and producing commodities without the approval of the TBS.

Dr Athumani promised to take stern measures against such firms.



Interagency Child Protection Assessment Consultant. Type: National and International

BACKGROUND

Humanitarian Agencies in Kigoma region: Inter-agency Child protection working group (CPWG) have been delivering child protection services for both Congolese and Burundian Refugees since 1995 and 2015 in Kigoma Region, Tanzania. The interagency CPWG working group comprises of UNHCR, UNICEF, MHA and Social Welfare office at regional and district level, Save the Children, Plan International, IRC and Baba Watoto. Child protection interventions are implemented in Nduta, Mtendeli and Nyarugusu refugee camps. To improve the intervention, a number of needs and situational assessment have been conducted on yearly basis. This is to mitigate child protection risk related to refugee children in the refugee camps in Kigoma Region.

Job Summary: The Interagency Child Protection Assessment Consultant will work as the lead consultant and coordinate with Save the Children who are the primary contact agency for inter-agency child protection working group members during this exercise. The consultant is expected to undertake the following tasks:

- Desk review of situation analysis, past interagency child protection assessment reports.
- Develop an assessment plan that includes strategies to collect and analyse qualitative and quantitative data.
- Analyse and produce an assessment report that presents the data that highlights significant findings on child protection concerns in refugee camps to inform future programming.

The consultant should possess the following;

- The consultant should have a minimum of a Master's degree, preferably in a social development discipline. In addition, he/she should have demonstrable experience in social research and a good appreciation of humanitarian programming contexts.
- Experience of working with refugee populations will be an added advantage.
- Should have demonstrated experience in mixed quantitative and qualitative data collection methodologies.
- The consultant should have demonstrated experience in child protection programming.
- Should have good analytical and report writing skills.

Please send an email to tanzania.logsshared@savethechildren.org to request for a ToR and Job description with detailed information on the assessment exercise and required qualifications.

Full applications should be sent to the address below or electronically at Tanzania.Tenders@savethechildren.org with the title 'IA CP Needs Assessment' no later than 10:00 a.m. (EAT) on Friday 08th November 2019,

Tender Committee
Save the children International – Tanzania
Country Office, Plot No. 257 Kiko Avenue, Mwai Kibaki Road, Mikocheni
P.O. BOX 1041, Dar es Salaam - Tanzania

"Save the Children is committed to ensuring that all our personnel and programmes are absolutely safe for children. We undertake rigorous procedures during the selection process including background checks to ensure that only people suitable to work with children are allowed to join our organisation. All applicants will therefore be subject to this scrutiny."



JOB ANNOUNCEMENT

PROGRAMME ACCOUNTANT

The WWF (World Wide Fund for Nature), an international conservation organization, is seeking for a competent and highly motivated Programme Accountant, to be based in Masasi.

Major Task Under the directives of the Ruvuma Landscape National Coordinator, the Programme Accountant's responsibilities will be as follows: Provide hands on support on all financial and operational issues to ensure effective management of the Ruvuma Landscape Programme. Oversee implementation of donor and WWF's operational policies, procedures standards and systems including budget management, financial reporting, and audits. Support and coordinate development of program's operational, strategic and business plans and ensure effective implementation of the same

Major duties and responsibilities: Program budgets management

- Manage program expenditure by ensuring that all program activities are fully funded and expended appropriately.
- Liaise with project technical staff and the TCO Financial Controller on budgetary/cash flows and disbursements from the donor and to program.

Financial management and accounting

- Playing a leading role in preparation and ensure timely submission of all financial reports assigned to you for review and approval to Programme Coordinator or Financial Controller for further submission to donors and other partners as per respective contracts.
- Manage key program documents including filing of invoices, contracts, vouchers and other related documents in line with Field Operations Manual and donor requirements..

Program audits

- Organize Program audits including preparation of documents for internal, external and donor audits.
- Liaise with internal and external auditors on audit related issues

Required Qualifications and skills: A university degree in Accounting, Commerce, Business Administration or related field, Full accounting qualification i.e. CPA,ACCA or equivalent will be an added advantage, Three to five years of working with financial/accounting systems experience in a major international organisation/NGO i.e. USAID accounting, Good knowledge of fund accounting (including reporting requirements of major Bi-lateral Aid Agencies); Knowledge on SWISS GAAP FER accounting framework will be a distinct advantage, Excellent English and knowledge of local languages an asset.

Additional information: Detailed Terms of Reference can be obtained via http://wwf-panda.org/who_we_are/jobs/. Applications must include a complete CV with full contact details of three referees and should be addressed to the People & Culture Manager, via email to: hresources@wwf-ftz.org by Friday, 14th November 2019 at 4:30 pm. Only the shortlisted candidates will be contacted and the interviews will take place in Dar es Salaam.

WWF is an equal opportunity organization.

CTI holds stakeholders' workshop on safety and health at work places

By Guardian Reporter

THE Confederation of Tanzania Industries (CTI) yesterday organised a one-day stakeholders' workshop on safety and health at work places to improve understanding of safety issues among its members.

CTI Vice chairman, Shabbir Zavary told journalists that the training organised by Occupational Safety and Health Administration (OSHA) will help employers to protect the health of employees as well as ensure they have a better understanding of the OSHA general industry standards.

"We are happy that OSHA has responded to our request to train employers. Members were also impressed with the information that OSHA had started to implement the blueprint reforms with the reduction of some fees", he said noting the move will motivate business people to register with the authority.

According to Zavary, health issues are of great importance to workers since they need to be healthier to operate industrial machines. Implementation of the business environment, improvement blueprint has somehow improved business environment with abolishing of some nuisance taxes and fees which were adding up to the costs of operations.

In his presentation on OSHA fees and charges, health manager, Jerome Materu said they have started to implement the blueprint by abolishing five fees namely, registration fees, application fees, compliance license fees, consultant fees and penalty which was charged in case of lack of firefighting equipment at specific work places.

"We now have overlapping fees with fire department", he noted.

Materu said it is important that employers ensure safe working environment because it helps to reduce administrative costs, portrays a

good image of the institution, increases productivity and results into high morale of the employees.

He however, noted that as part of implementation of the blueprint, OSHA had reduce the time for registration licence from 14 to one day and compliance processing time from 28 days to one day for those operating industries in Dar es Salaam and three days for employers in upcountry regions. He said they are also working to launch online application.

Official implementation of business environment improvement blueprint started in July, this year with purposes of improving Tanzania's investment climate to further meet the country's industrialization objectives.

The ministerial cabinet approved the blueprint in 2018, setting the stage for a draft of amendments to laws and regulations governing conducting business in Tanzania.

The blueprint that was prepared after thorough consultations with various private sector stakeholders with the government initiating amendments of various laws, including legislation on value-added tax (VAT), immigration, labour, social security and environmental management, as well as indicative prices for imports.



We are happy that OSHA has responded to our request to train employers. Members were also impressed with the information that OSHA had started to implement the blueprint reforms with the reduction of some fees



Occupational safety and health administration manager Jerome Materu responds to questions from participants at a one-day seminar for industries stakeholders on the role of OSHA organised by the Confederation of Tanzania Industries held in Dar es Salaam yesterday. Photo: Selemani Mpochi

Anthropogenic factors threaten Mporoto Ridge Forest Reserve

By Guardian Correspondent, Rungwe

MPOROTO Ridge Forest Reserve is in danger of disappearing following the increase of human activity which threaten the thriving of the forest ecosystem and therefore tourism.

Tourism official from Mt Rungwe Natural Environmental Protection from Tanzania Forest Service (TFS) Jesca Mgata announced during a visit to Lake Ngosi by a group of 20 local tourists including journalists and artists from Mbeya region.

Jesca said some of the human activities destroy the environment and alters the natural appearance of the forest which has no river that flows in or going out.

She mentioned some of these human activities as illegal hunting, forest fire especially in dry seasons when the local people prepare land for cultivation.

She also said some of them enter deep into the forest and cut some trees including bamboos for house building materials and basket ware and as whips to guide their livestock.

She said: "We face such environmental destruction in various ways - we give education on the subject of environment protection, we give short term employment especially in border demarcation and buffer areas for fire prevention, we provide them with beehives and tree seedlings to plant for firewood."

She said due to the worldwide fame

of Lake Ngosi - the second largest volcanic lake in the world and its shape that resembles the map of Africa, the number of tourists visiting it has started to grow and now reaches 700 per year.

She said as of now the Ministry of Natural Resources and Tourism expects to implement its plan to remove invasion of plants in the Rungwe natural forest reserves including Mporoto as well.

The director of ELMISHA, an NGO whose headquarters are in Mbeya which deals in various issues including environment protection and budget planning Festo Sikagonamo said the wananchi need adequate education to preserve the environment.

He said: "You find a person who has

three farms but one of them is near water sources, we educate him on how to utilize two farms that are not near the water sources to bring him benefits as the main challenge is that wananchi don't plan their budgets."

He said Mporoto Forest is among the big sources of water consumed in Mbeya City hence it needs proper protection.

Some of the tourists who visited Lake Ngosi called on the government to improve road infrastructure to the lake.

Among them, Esther Mwakalobo said the lake has unique appearance and if the roads are improved many tourists will visit it thereby increasing national incomes.

VisionFund
TANZANIA

VISIONFUND TANZANIA MICROFINANCE BANK LIMITED

Report of the condition of bank pursuant to section 32(3) of Banking and Financial Institutions Act, 2006

STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019

(All amounts in millions of Tanzanian shillings)

	Quarter Ended 30.09.2019	Quarter Ended 30.06.2019
	TZS	TZS
A. ASSETS		
1 Cash	144	158
2 Balances with Bank of Tanzania	-	-
3 Investment in Government securities	-	-
4 Balances with other banks and Financial Institutions	9,364	10,104
5 Cheques and other items for clearing	-	-
6 Inter branch float items	-	-
7 Bills Negotiated	-	-
8 Customers Liabilities for acceptances	-	-
9 Interbank Loans receivables	-	-
10 Investment in other securities	-	-
11 Loans, advances and overdrafts (Net of allowances for probable losses)	18,877	20,922
12 Other Assets	3,052	2,853
13 Equity Investments	-	-
14 Underwriting assets	-	-
15 Property, plant and equipment	1,888	1,889
16 TOTAL ASSET	33,325	35,925
B. LIABILITIES		
17 Deposits from other banks and Financial Institutions	-	-
18 Customer deposits	2,310	3,628
19 Cash letters of credit	-	-
20 Special Deposits	4,171	4,359
21 Payments orders/transfers payables	-	-
22 Bankers' cheques and draft issued	-	-
23 Accrued taxes and expenses payable	326	325
24 Acceptances outstanding	-	-
25 Inter branch floating items	-	-
26 Unearned income and other deferred charges	214	214
27 Other liabilities	780	807
28 Borrowings	-	1,115
29 TOTAL LIABILITIES	7,801	10,449
30 NET ASSETS / (LIABILITIES) (16 minus 29)	25,524	25,477
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	21,200	21,200
32 Capital reserves	12	12
33 Retained earnings	1,307	1,307
34 Profit / (Loss) account	378	331
35 Others (Regulatory Reserve)	2,627	2,627
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	25,524	25,477
38 Contingent liabilities	-	-
39 Non performing loans & advances	1,640	1,942
40 Allowances for probable losses	1,820	1,918
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders' funds to total assets	77%	71%
(ii) Non performing loans to total gross loans	9.1%	8.6%
(iii) Gross loans and advances to total deposits	324%	283%
(iv) Loans and advances to total assets	63%	63%
(v) Earning Assets to total assets	69%	69%
(vi) Deposit growth	-18.9%	4.4%
(vii) Asset Growth	-7.2%	-0.3%

TATEMENT OF COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2019

(All amounts in millions of Tanzanian shillings)

	Current Quarter 30.09.2019	Comparative Quarter 30.09.2018	Current Year Cumulative 30.09.2019	Comparative Year Comm. 30.09.2018
	TZS	TZS	TZS	TZS
Interest income	2,847	2,632	8,939	9,089
Interest expense	32	143	240	388
Net interest income (1 minus 2)	2,815	2,490	8,699	8,702
Bad debts written off	-	-	-	-
Impairment Losses on loans and advances	(67)	(424)	-	(975)
Non interest income	613	724	1,608	1,794
Foreign currency dealings and translation gain/(loss)	(0)	(0)	(1)	(7)
Fees and commissions	417	390	1,208	1,132
Dividend income	-	-	-	-
Other operating income	196	335	401	668
Non interest expenses	3,314	3,217	9,687	9,519
Salaries and Benefits	1,618	1,808	4,952	5,229
Other operating expenses	1,696	1,409	4,735	4,290
Operating income (loss)	48	(427)	378	2
Income tax provisions	-	-	-	-
Net income / (loss) after income tax	48	(427)	378	2
Number of employees	334	364	334	364
Basic Earning per share	2,248	(20,151)	18,546	112
Diluted earning per share	2,248	(20,151)	18,546	112
Number of branches	1	1	1	1
Number of Business Centre	54	54	54	54
PERFORMANCE INDICATORS				
Return on average total assets	0.1%	-1.2%	1.0%	0.0%
Return on ordinary shareholders funds	0.2%	-1.7%	1.6%	0.0%
Non interest expense to gross income	97%	100%	94%	91%
Net Interest income to average earning assets	23%	18%	59%	66%

STATEMENT OF CHANGES IN EQUITY FOR THE QUARTER ENDED 30 SEPTEMBER 2019

(All amounts in millions of Tanzanian shillings)

	Share capital	Retained earnings	General provision	Others	Total
Balance at 1 January 2019	21,200	1,513	204	2,123	25,040
Profit for the year	-	378	-	-	378
Other Comprehensive Income	-	-	-	-	-
Transaction with Owners	-	-	-	-	-
Dividend Paid	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-
Others	-	(394)	(16)	517	106
Balance as at 30 SEPT 2019	21,200	1,497	188	2,639	25,524
Balance at 1 January 2018	21,200	2,329	215	2,345	26,089
Profit for the year	-	(816)	(11)	(222)	(1,055)
Other Comprehensive Income	-	-	-	-	-
Transaction with Owners	-	-	-	-	-
Dividend Paid	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-
Others	-	-	-	-	-
Balance at 31 December 2018	21,200	1,513	204	2,123	25,040

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

Name and Title	Signature	Date
Fadhil Msokwa (For Chief Executive Officer)	Signed	29-Oct-19
Rogathe Godson (Head of Finance)	Signed	29-Oct-19
Emmanuel Shee (Internal Audit Manager)	Signed	29-Oct-19

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

Name and Title	Signature	Date
Mwijage B Bishota (Board Chairman)	Signed	29-Oct-19
Loyce Isanzu (Director)	Signed	29-Oct-19

STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 30 SEPTEMBER 2019

(All amounts in millions of Tanzanian shillings)

	Current Quarter 30.09.2019	Quarter Ended 30.06.2019	Current Year Cumulative 30.09.2019	Comparative Year Cumulative 30.09.2018
	TZS	TZS	TZS	TZS
I. CASH FLOW FROM OPERATING ACTIVITIES				
Net income / (Loss)	48	340	378	2
Adjustment for Non cash items:				
Impairment / Amortizations	169	125	470	769
Net changes in Loans and advances	2,045	1,568	2,682	1,627
Gain/ Loss on sale of assets	-	-	-	-
Net change in Deposits	(1,506)	337	(175)	192
Net change in Short term Negotiable Securities	-	-	-	-
Net change in other liabilities	(199)	(184)	(383)	(607)
Tax paid	-	-	-	-
Other	(27)	(327)	(261)	(1,840)
NET CASH PROVIDED / (USED) BY OPERATING ACTIVITIES	529	1,858	2,712	144
II. CASH FLOW FROM INVESTING ACTIVITIES				
Dividend receivable	-	-	-	-
Purchase of Fixed Assets	(168)	(496)	(758)	(637)
Proceeds from sale of Fixed Assets/loan portfolio	-	-	-	-
Purchase of Non Dealing Securities	-	-	-	-
Proceeds from sale of Non Dealing Securities	-	-	-	-
Others (To/By/Transfers)	-	-	-	-
NET CASH PROVIDED / (USED) BY INVESTING ACTIVITIES	(168)	(496)	(758)	(637)
III. CASH FLOW FROM FINANCING ACTIVITIES				
Repayments of Longterm Debt	-	-	-	-
Proceeds from Issuance of Longterm Debt	(1,115)	(557)	(1,672)	(36)
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of cash Dividends	-	-	-	-
Net change in Other Borrowings	-	-	-	-
Others	-	106	106	1,735
NET CASH PROVIDED / (USED) BY INVESTING ACTIVITIES	(1,115)	(451)	(1,566)	1,699
IV. CASH AND CASH EQUIVALENTS				
Net Increase/(Decrease) in Cash & Cash Equivalent	(753)	911	388	1,205
Cash & Cash Equivalent at the Beginning of the Quarter	10,261	9,350	9,120	9,670
CASH AND CASH EQUIVALENT AT THE END OF THE QUARTER	9,508	10,261	9,508	10,875

FEES AND CHARGES

Group Loans Product	Product	Interest p.m.	VAT Inclusive Processing Fee	Partnership Products	Product	Interest	VAT Inclusive Processing Fees
1 Group Business	3% flat	3%	12 Partnership	Negotiable	Negotiable		
2 Group Savings Group Loan	3% flat	2.5%	13 Banking Services				
3 Group Jiridoteza	2.5% flat	3.5%	1 Balance Enquiry	Free			
			2 Dormancy Fees	5000 p.m			
			3 Payments	Free			
			4 Withdrawal	300			
Individual Loans Product			Financing Services				
4 Kita	2.5% flat	2.5%	1 Balance Enquiry	Free			
5 Premium	2% flat	2.5%	2 Payments	Free			
6 Uzalehaj	Bin 1.1% to 2.5% Declining balance and	1.5% - 2.5%	3 Free Deposit Accounts	Tied to the Amount			
7 Elmaha	2.5% flat	3.5%	4 Conditional Savings	Free			
Agriculture (Balloon) Loans Product			Savings Products				
1 Savings Group Accounts	4%	4%	1 Savings Group Accounts	4%	4%	4%	4%
2 Joint Accounts	4%	4%	2 Joint Accounts	4%	4%	4%	4%
3 Akiba Accounts	4%	4%	3 Akiba Accounts	4%	4%	4%	4%
4 Waiko Accounts	4%	4%	4 Waiko Accounts	4%	4%	4%	4%
5 Business Accounts	4%	4%	5 Business Accounts	4%	4%	4%	4%
6 Free Deposit Accounts	Tied to the Amount	Tied to the Amount	6 Free Deposit Accounts	Tied to the Amount	Tied to the Amount	Tied to the Amount	Tied to the Amount
7 Conditional Savings	Free	Free	7 Conditional Savings	Free	Free	Free	Free

Name and Title	Signature	Date
Fadhil Msokwa (For Chief Executive Officer)	Signed	29-Oct-19
Rogathe Godson (Head of Finance)	Signed	29-Oct-19
Emmanuel Shee (Internal Audit Manager)	Signed	29-Oct-19

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UNFPA, Ireland govt sign agreement to launch youth health project in Kigoma

By Getrude Mbago

THE United Nations Population Fund (UNFPA) and the Ireland government yesterday signed an agreement to launch the second phase of the implementation of the project dubbed "My Youth, My Power" in Kigoma region.

Worth 2.5bn/-, the project is designed to complement the government's health sector strategic plan IV particularly strengthening provision of quality health services to end preventable maternal and child deaths as well as ensure universal access to sexual and reproductive health services.

Speaking during the signing ceremony in Dar es Salaam yesterday, the United Nations Population Fund (UNFPA) Country Representative, Jacqueline Mahon said the project will work in improving health service delivery including building and renovating maternity wards in various health centres in Kigoma while capacitating them with essential

equipment.

She said that by recognising the unique challenges of adolescent mothers, including inadequate support from their families, lack of access to age-appropriate services, stigma and discrimination, UNFPA supports first time mothers, educating them on how to stay health with their babies.

"We are working to make motherhood safer, in collaboration with regional and local government, we have identified nine health facilities in project sites that are in the process of being renovated and equipped to provide high-quality reproductive, maternal and children health services something which will eventually improve outcomes for young women in Kigoma," she said.

Mahon said that UNFPA's core mission in Tanzania is to work to ensure that every pregnancy is wanted, every child is safe and every young person's potential is fulfilled and prioritized in the 2030 Agenda which pledges to leave no one behind.

"In response to the priorities and commitments of the government of Tanzania, we at UNFPA, with the support of the government of Ireland, will continue to strive to ensure that youth are involved in the development of policies and programmes that affect them."

Ireland ambassador to Tanzania Paul Sherlock said the implementation of the first phase last year, enabled the set up of youth centres in Kigoma to help in and out-of-school youth to receive appropriate information about risky sexual behaviors, HIV/AIDS, early pregnancies; child marriages and gender based violence (GBV).

"We recognise the significant role that reproductive health, women's empowerment and gender equality plays in sustainable development... This support to UNFPA is complimented by other contributions from the United Nations Children's Fund (UNICEF) and UNHCR, the UN Refugee Agency, (Euro 5.2million which is approximately 13bn/-) to support the whole project," he said.



National Environment Management Council Director General Dr Samuel Gwamaka (R) together with his counterpart Tanzania Bureau of Standards Dr. Ngenya Athuman inspect paper bags produced under 70gsm when they visited at Al-Haseeb jewellery Limited in Dar es Salaam and fined the factory 35m/- . Photo: Guardian Correspondent



FINCA
Microfinance Bank

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2019			
(AMOUNTS IN MILLION SHILLINGS)			
A. ASSETS			
1	Cash	2,173	1,978
2	Balances with Bank of Tanzania	10,046	5,484
3	Investment in Government Securities	-	-
4	Balances with Other Banks and financial institutions	11,618	9,992
5	Cheques and Items for Clearing	-	-
6	Interbranch float items	-	-
7	Bills Negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loan Receivables	-	-
10	Investments in Other securities	-	-
11	Loans, Advances and overdrafts (Net of allowances for Probable losses)	52,808	53,006
12	Other Assets	11,410	10,880
13	Equity Investments	-	-
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	3,858	4,231
16	TOTAL ASSETS	91,912	85,571
B. LIABILITIES			
17	Deposits from other banks and financial institutions	8,164	4,646
18	Customer Deposits	27,257	25,364
19	Cash letters of credit	-	-
20	Special Deposits	-	-
21	Payments orders / transfers payable	-	-
22	Bankers' cheques and drafts issued	-	-
23	Accrued taxes and expenses payable	483	406
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	1,621	1,607
27	Other Liabilities	4,011	4,154
28	Borrowings	30,647	28,845
29	TOTAL LIABILITIES	72,183	65,021
30	NET ASSETS/(LIABILITIES)(16 MINUS 29)	19,730	20,549
C. SHAREHOLDERS' FUNDS			
31	Paid up Share Capital	31,574	31,574
32	Capital Reserves	-	-
33	Retained Earnings	(10,333)	(11,843)
34	Profit/(Loss) Account	(1,745)	(926)
35	Other Capital Accounts/Capital Advance	234	1,744
36	Minority Interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	19,730	20,549
D. PERFORMANCE INDICATORS			
(I)	Shareholders Funds to Total Assets	22%	23%
(II)	Non Performing Loans to Total Gross Loans	6.95%	8.84%
(III)	Gross loans and advances to total deposits	157%	191%
(IV)	Loans and Advances to Total Assets	57%	62%
(V)	Earning Assets to total Assets	70%	74%
(VI)	Deposits Growth	18%	3%
(VII)	Assets Growth	7%	-10%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AND LOSS					
FOR THE PERIOD ENDED 30TH SEPTEMBER 2019					
(AMOUNTS IN MILLION SHILLINGS)					
1	Interest Income	6,126	7,115	18,768	21,821
2	Interest Expense	(1,513)	(1,735)	(4,021)	(5,815)
3	Net Interest Income (1 Minus 2)	4,613	5,380	14,748	16,006
4	Bad debts written off	-	-	-	-
5	Impairment Losses on Loans and Advances	(1,007)	(233)	(2,840)	(1,812)
6	Non-Interest Income	1,529	312	4,187	978
6.1	Foreign exchange profit/(loss)	(28)	(58)	152	(98)
6.2	Fees and Commissions	742	31	2,153	94
6.3	Dividend Income	-	-	-	-
6.4	Other Operating Income	815	339	1,882	982
7	Non-Interest Expense	(5,955)	(6,802)	(16,094)	(19,919)
7.1	Salaries and Benefits	(2,858)	(3,173)	(8,699)	(9,299)
7.2	Fees and Commission	(187)	(329)	(786)	(1,032)
7.3	Other Operating Expenses	(2,909)	(3,300)	(8,609)	(9,588)
8	Operating Income/(Loss) before tax	(819)	(1,343)	(1,999)	(4,748)
9	Income Tax Provision	-	403	254	1,498
10	Net Income (Loss) after income tax	(819)	(940)	(1,745)	(3,248)
11	Other Comprehensive Income/(Loss) for the year	-	-	-	-
12	Total Comprehensive Income/(Loss) for the year	(819)	(940)	(1,745)	(3,248)
13	Number of Employees	420	511	420	511
14	Basic Earning Per Share	(28)	(40)	(55)	(138)
15	Number of Branches	23	24	23	24
PERFORMANCE INDICATORS					
(I)	Return on average total assets	-0.92%	-0.99%	-1.97%	-0.99%
(II)	Return on Average shareholders' funds	-2.60%	-4.03%	-5.53%	-13.93%
(III)	Non interest expense to gross income	77.78%	91.58%	78.82%	87.37%
(IV)	Net Interest margin to average earning assets	-1.29%	-1.30%	-2.74%	-4.48%

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH SEPTEMBER 2019

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

Name and Title	Signature	Date
Edward Talawa (Chief Executive Officer)	(Signed)	31st October 2019
Deusedith Edward (Head of Finance)	(Signed)	31st October 2019
Peter Kaisi (Internal Auditor Manager)	(Signed)	31st October 2019

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

Name	Signature	Date
1. Mike Gama Lobo Chairman	(Signed)	31st October 2019
2. Monica Moses Member	(Signed)	31st October 2019

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER/YEAR ENDED 30TH SEPTEMBER 2019				
(AMOUNTS IN MILLION SHILLINGS)				
1	Cash flow from operating activities:			
	Net income/(Loss)	(819)	(722)	(1,745)
	Adjustment for:			(3,248)
	-Impairment/Amortization	432	430	1,297
	-Net change in loans and advances	198	4,796	3,984
	-Gain/Loss on sale of assets	-	(6)	(4)
	-Net change in Deposits	5,412	810	341
	-Net change in Short term negotiable securities	-	-	(5,959)
	-Net change in Other Liabilities	(52)	(1,513)	(2,496)
	-Net change in Other Assets	(530)	352	(390)
	-Tax paid	-	-	(971)
	-Others (Specify)	-	-	-
	Net cash provided (used) by operating activities	4,640	4,150	986
11	Cash flow from investing activities:			
	Dividend Received	-	-	-
	Purchase of fixed assets	(59)	(219)	(320)
	Proceeds from sale of fixed assets	-	4	4
	Purchase of non-dealing securities	-	-	-
	Proceeds from sale of non-dealing securities	-	-	-
	Others (Equity investments)	-	-	-
	Net cash provided (used) by investing activities	(59)	(215)	(316)
111	Cash flow from financing activities:			
	Repayment of long-term debt	(1,003)	(10,838)	(18,057)
	Proceeds from issuance of long term debt	-	-	-
	Proceeds from issuance of share capital	-	-	562
	Payment of cash dividends	-	-	-
	Net change in other borrowings	2,805	2,856	13,766
	Others (Specify)	-	-	-
	Net cash provided (used) by financing activities	1,802	(7,982)	(4,291)
IV	Cash and Cash Equivalents:			
	Net increase/(decrease) in cash and cash equivalents	6,383	(4,047)	(3,621)
	Cash and cash equivalents at the beginning of the Quarter/year	17,453	21,500	27,457
	Cash and cash equivalents at the end of the Quarter/year	23,836	17,453	23,836

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2019						
(AMOUNTS IN MILLION SHILLINGS)						
Current Year (2019)	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others
Balance as at the beginning of the year	31,574	-	(12,206)	1,586	822	21,475
Profit for the year	-	-	(2,745)	-	-	(1,745)
Other Comprehensive Income	-	-	191%	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	(1,586)	-	-
Regulatory Reserve	-	-	1,386	-	-	-
General Provision Reserve	-	-	288	-	-	(288)
Others	-	-	-	-	-	234
Balance as at the end of the current period	31,574	-	(12,078)	-	-	19,730
Previous Year (2018)	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others
Balance as at the beginning of the year	23,030	-	(2,784)	790	990	31,614
Profit for the year	-	-	(9,495)	-	-	809
Other Comprehensive Income	-	-	-	-	-	(9,495)
Transactions with owners	8,544	-	-	-	-	8,544
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	(800)	806	-	-
General Provision Reserve	-	-	68	-	-	(68)
Others	-	-	-	-	-	-
Balance as at the end of the previous period	31,574	-	(12,206)	1,586	822	21,475

MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS		
Number	Item/Transaction	Charge/Fee
1 Savings Account(TZs)		
	Mkwana(TZs)	
(a)	Required minimum opening balance	0
(b)	Required minimum operating balance	0
(c)	Monthly Services Fees	1,500
(d)	Interim Statement per page	0
(e)	Monthly Services Fees	0
(f)	Withdraw charges over the counter(DSM Branches only)	1,000
(g)	Interest payable	0
Hakika(TZs)		
(a)	Required minimum opening balance	0
(b)	Monthly Services Fees	0
(c)	Interim Statement per page	0
(d)	Interest payable	2%
(e)	Balance enquiry	100
(f)	Withdraw charges over the counter(DSM Branches only)	1,000
2 Mobile banking Charges(TZs)		
(a)	Balance enquiry	100
(b)	Minimum Statement	100
(c)	Full Statement request	0
(d)	Finca Mobile (In Finca Account)	400
(e)	Finca Account to Finca Account Transfer	100
(f)	Finca Mobile (In and Out Finca Account)-Finca Account to wallet	1,000
3 Loans (TZs)		
Business Loan -Small		
(a)	Interest	4.8%
(b)	Loan Processing Fees	4%
Business Loan - Medium		
(a)	Interest	3.8%
(b)	Loan Processing Fees	4%
Business Loan - Large		
(a)	Interest	3.0%
(b)	Loan Processing Fees	3%
Group Lending		
(a)	Interest	6.3%
(b)	Loan Processing Fees	2%
Social Financial Group		
(a)	Interest	2.9%
(b)	Loan Processing Fees	1.0%
4 Transfer and Agent Services		
Outward Tss Charges		10,000
Inward Tss Charges		Free
Agent Banking withdrawal fee		
Withdraw Charges		Charges (VAT inclusive)
Amount		Charges
1,000 - 19,999		1,180
20,000 - 49,999		1,300
50,000 - 99,999		1,700
100,000 - 149,999		3,000
150,000 - 299,999		4,000
300,000 - 599,999		6,000
600,000 - 999,999		7,000
1,000,000 - 1,999,999		7,500
2,000,000 - 3,000,000		8,000

Lugola impounds two vehicles for reckless driving

By Guardian Correspondent,

Busega

THE Minister for Home Affairs Kangi Lugola has impounded two vehicles which almost caused an accident as they were involved in reckless driving and overtaking without due care and attention.

The incident occurred yesterday along Mwanza-Mara highway involving a bus carrying passengers with Reg No, T000DCU and a lorry christened Manoni Safaris with Reg. No T865CV travelling from Mwanza to Mara Region.

When they reached Nyashishi village in Busega District in Simiyu Region as they were at high speed one of them started to overtake without due care and attention.

The minister who was on his way from Bunda witnessed the two vehicles in high speed and one of them tried to overtake the other forcing other vehicles on the road to swerve with difficulty to avoid accidents.

After the incident the minister directed his driver to make a U turn and chase the passenger bus which was the one committing an offence as it tried to overtake the lorry in front in the face of other incoming vehicles.

Lugola said: "This driver is a very dangerous person, he almost killed all of us including his passengers, and he must be prosecuted and be a lesson to other careless drivers. And I'm told he even disregarded the screams from passengers to reduce speed."

He asked the bus driver to surrender his driving licence, before he was taken to Busega police station for prosecution procedures, he also directed the driver to return fares paid by the passengers and another bus be found for them.

The driver, Marjani Saidi confessed to have committed an offence and asked for mercy from the minister, to which he was refused.

Speaking about the incident, a passenger who was in the bus Mwita Machela said they pleaded with the driver to stop driving fast but he ignored them.

He said: "The minister is right to stop us as he saved us, we all screamed at the driver to drive slowly but he elected to be disregard us, and now our journey is delayed."

Lugola supervised while the bus conductor returned the fares to the passenger and ensured they got other means of transport from other passing buses.

TTB praises stakeholders for tourist attractions advertising

By Guardian Correspondent,

Arusha

TANZANIA Tourist Board (TTB) says the procedure to incorporate various stakeholders in publicizing the country's tourist attractions continues to bear fruits and the expectation is to net two million tourists by 2020.

TTB managing director Devota Mdachi revealed this yesterday in Arusha at the reception

Government set to construct 1.5bn/- worth hospital for Ubungo District

By Correspondent Crispin Gerald

THE government is set to construct a state-of-the-art hospital for Ubungo district council worth 1.5bn/- scheduled to be completed within three months.

Dar es Salaam regional commissioner Paul Makonda told reporters on Tuesday that the hospital will serve the resident of Ubungo, Kimara and Mbezi who used to access health services at Mloganzila hospital.

He added that the government has contracted national service to execute the project to be built in a five hectares area and to be completed in a period of three months to come.

"The facility is expected to serve nearly 1.2 million people who reside in the district, adding that the project is part of the government initiative to improve and extend access to health services to the public," RC said.

According to Makonda the head of national service, Brigadier General John Mbugo, has already sent a team of engineers to visit the site in order to start implementation of the project.

He said the President want to see that residents are provided with better health services in order to reduce the possible deaths that occurs due to lack of immediate health services.

"I call upon all residents to support the government's initiatives by making sure that the resources are utilized properly for the benefit of all," he said.

Makonda said the government has also improved access to water services in the district by installing six water tanks that will provide a total of 6 million liters of water in the district.

The RC went further saying the government has already obtained funds from China to extend health services for children suffering from heart problem at Mloganzila hospital.

Director for Kinondoni Municipal Council Beatrice Dominick said so far they are working on changing the structure of the building in order for it to accommodate various departments, when the request will be accepted they will immediately start the building process.

Makori Kisare, district commissioner for Ubungo, applauded the initiative done by President Magufuli to extend health services to people.

TCCIA, Jofenai Investment signs pact to support small entrepreneurs to possess houses in Dodoma region

By Guardian Correspondent, Dodoma

TANZANIA Chamber of Commerce Industry and Agriculture (TCCIA) in Dodoma Region yesterday entered into Memorandum of Understanding (MoU) with Jofenai Interlocking Bricks Investment, targeting to support small-scale entrepreneurs in capital city to build and own modern-cheap houses.

As per the signed pact, TCCIA will play a major role of linking the prospect entrepreneurs with a reputable building company, whereby, through the bilateral partnership, the intended entrepreneurs will be paying for their respective houses in special installments.

Briefing The Guardian yesterday during a short signing ceremony held at TCCIA headquarters, Regional Secretary with TCCIA, Idd Senge expressed that the chamber was expected to open a special entrepreneurs account, through which, the small traders will be depositing small amount of money on daily basis.

He added that the timely joint venture was focusing to assist the small scale entrepreneurs (especially women) to own good houses through meager profits they generate from their daily businesses executions.

"We have at least 2000 women entrepreneurs in our TCCIA's database, the large list which we plan to connect with Jofenai Interlocking Bricks Investment in order for them (entrepreneurs) to own quality houses, but at cheap prices as well as friendly mode of payments," he pointed out.

Moreover, he said the plan was also for TCCIA to stand as a guardian to assist the small traders to obtain loans from different financial institutions in order to pay for their houses as well as purchasing plots.

"As TCCIA our prime role in this joint venture is to link, coordinate and manage the whole processes of ensuring the small-scale traders in capital city are bravely using part of their daily profits to own modern houses while paying the said company in installments," he said.

On her part, Director of Jofenai Interlocking Bricks Investment, Joyce Felician said she has decided to join efforts with TCCIA in order to assist the small-scale entrepreneurs to build and own houses at friendly manner.

"Due to economic hardship, most of small-scale entrepreneurs are short of enough capital to build quality houses at a go, and thus, I have decided to initiate this programme in order to reach and ensure the traders are benefiting accordingly," she observed.

She said the company was building houses at a cost ranging between 7m/- and 30m/-, adding that, doors were also open to all other individuals from numerous sectors to use the company to build and own quality houses.

"We're the best producers of high quality bricks that last for more than 100 years, and the company is equipped with high-profile building experts from reputable institutions," she bragged.

Moreover, she detailed that, with its headquarters at Nzuguni areas, at a fringe of capital city, the company, Jofenai Interlocking Bricks Investment has already built more than 20 houses in capital city since its inception three years ago.

EASTERN AND SOUTHERN AFRICAN MANAGEMENT INSTITUTE



NOVEMBER – DECEMBER TRAINING PROGRAMMES

The Eastern and Southern African Management Institute (ESAMI) is a regional management development centre owned by ten member states namely Tanzania, Kenya, Malawi, Uganda, Swaziland, Namibia, Zambia, Zimbabwe, Seychelles and Mozambique, is inviting applications for the following open training programs scheduled to run in various countries.

S/N	PROGRAMME TITLE	START DATE	END DATE	WEEKS	VENUE
CORPORATE & ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES					
1	Protocol and Events Management	4-Nov-19	15-Nov-19	2	Dubai
2	Quality Management	4-Nov-19	22-Nov-19	3	Kampala
3	Project Formulation and Feasibility Studies Analysis	4-Nov-19	22-Nov-19	3	Kampala
4	Advanced Public Relations and Customer Care	2-Dec-19	13-Dec-19	2	Dubai
ENERGY AND ENVIRONMENTAL MANAGEMENT PROGRAMMES					
5	Project Risk Management	25-Nov-19	6-Dec-19	2	Mbabane
FINANCE AND BANKING MANAGEMENT PROGRAMMES					
6	Activity-Based Budgeting in the Public Sector	4-Nov-19	15-Nov-19	2	ESAMI HQ
7	Managing the Internal Audit Function	4-Nov-19	29-Nov-19	4	Kampala
8	Integrated Financial Management information System (IFMIS) Implementation, Use & Control	11-Nov-19	29-Nov-19	3	ESAMI HQ
9	Enterprise Risk Management	18-Nov-19	29-Nov-19	2	Kampala
10	Management of Micro-Finance	18-Nov-19	29-Nov-19	2	ESAMI HQ
11	Participatory Budgeting and Expenditure Tracking	2-Dec-19	6-Dec-19	1	Kampala
12	Public Sector Governance and Budgetary Reforms	2-Dec-19	13-Dec-19	2	Dubai
13	Advanced Asset Management	2-Dec-19	13-Dec-19	2	Kampala
14	Tracking and Developing Fraud and Corruption Indicators	2-Dec-19	13-Dec-19	2	Kampala
15	Managerial Finance	2-Dec-19	13-Dec-19	2	ESAMI HQ
16	Contemporary Issues in Taxation	2-Dec-19	13-Dec-19	2	Pretoria
17	Contract and Procurement Audit	2-Dec-19	13-Dec-19	2	ESAMI HQ
18	Perspectives on Cost Accounting for Public Sector	9-Dec-19	13-Dec-19	1	ESAMI HQ
GENDER DEVELOPMENT AND MANAGEMENT PROGRAMMES					
19	Strategic Communication Skills for Women Leaders: A Gendered Approach	25-Nov-19	29-Nov-19	1	Dubai
GOVERNANCE AND PUBLIC SECTOR MANAGEMENT PROGRAMMES					
20	Public Policy Planning and Forecasting	4-Nov-19	15-Nov-19	2	Dubai
21	The Excellent Regulator: Best in Class Business Model	11-Nov-19	15-Nov-19	1	Kampala
22	Operationalizing Service Delivery Goals (SDG's) in Public Service	11-Nov-19	22-Nov-19	2	ESAMI HQ
23	Leadership Development Skills for Members of Parliament	18-Nov-19	22-Nov-19	1	Dubai
24	Transformative Leadership for Implementing Public Sector Reforms in Africa	2-Dec-19	6-Dec-19	1	Dubai
25	Institutional Aspects of Policy Formulation and Implementation	2-Dec-19	13-Dec-19	2	ESAMI HQ
26	Strategic Performance Management	9-Dec-19	13-Dec-19	1	Lusaka
HEALTH MANAGEMENT PROGRAMMES					
27	Advanced Occupational Health and Safety	4-Nov-19	15-Nov-19	2	ESAMI HQ
28	HIV/AIDS Counselling	2-Dec-19	13-Dec-19	2	ESAMI HQ

HUMAN RESOURCE MANAGEMENT PROGRAMMES					
29	Effective Supervisory Management	11-Nov-19	29-Nov-19	3	Kampala
30	Training Needs Assessment and Evaluation of Training	18-Nov-19	22-Nov-19	1	Dubai
31	Office Operations for Support Staff	18-Nov-19	29-Nov-19	2	Mombasa
32	Management Development Programme for Executive Assistants I (BASIC)	18-Nov-19	13-Dec-19	4	Mombasa
33	Management Development Programme for Executive Assistants III (Certificate)	18-Nov-19	13-Dec-19	4	Mombasa
34	Senior Management Development	25-Nov-19	6-Dec-19	2	Dubai
35	ESAMI/REGIONAL HRM Conference	2-Dec-19	6-Dec-19	1	Mombasa
36	21st Executive Assistants II (ADVANCED)	2-Dec-19	13-Dec-19	2	Kampala
37	Office Management and Hygiene Course for Office Assistants	2-Dec-19	13-Dec-19	2	ESAMI HQ
38	Competency Profiling in Organisations	2-Dec-19	13-Dec-19	2	ESAMI HQ
39	Designing Human Resource Policies	2-Dec-19	13-Dec-19	2	Mombasa
40	Human Resource ScoreCard	9-Dec-19	13-Dec-19	1	Kampala
INFORMATION AND COMMUNICATION TECHNOLOGY MANAGEMENT PROGRAMMES					
41	Database Administration Using SQL Server	4-Nov-19	15-Nov-19	2	ESAMI HQ
42	Managing E-Records	4-Nov-19	22-Nov-19	3	ESAMI HQ
43	Formulating ICT Security Policy	25-Nov-19	6-Dec-19	2	ESAMI HQ
44	Computer Network Administration	25-Nov-19	13-Dec-19	3	ESAMI HQ
45	Effective Report and Minutes Writing	2-Dec-19	13-Dec-19	2	Mombasa
TRANSPORT, INFRASTRUCTURE & PROCUREMENT					
46	Logistics and Supply Chain Management	4-Nov-19	22-Nov-19	3	ESAMI HQ
47	Advanced Transportation Management	11-Nov-19	22-Nov-19	2	Mombasa
48	Procurement of Consultancy Services	4-Nov-19	22-Nov-19	3	ESAMI HQ
49	Procurement Framework for Project Staff	25-Nov-19	6-Dec-19	2	ESAMI HQ
50	Government Contracting	25-Nov-19	13-Dec-19	3	Pretoria
51	Multi-Modal Logistics: Urban Transport Planning and Modelling	2-Dec-19	13-Dec-19	2	Mombasa
52	Urban Transport Planning and Management	2-Dec-19	13-Dec-19	2	Dubai

ESAMI Also Provides Masters Programmes, In-Country and Tailor-Made Courses Specific to Clients Training Needs, Management Consultancy and Applied Research Services. For Further Information and Brochures on Courses Details Please Contact the Following:

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Without a birth certificate, children are more vulnerable to child rights

EXACT data on the number of child soldiers in Africa is not known, partly due to the inaccessibility of some regions. In addition, there are a high number of unregistered births in several African nations, making it difficult to estimate the number of child soldiers in certain countries.

In Tanzania registration of births is governed by the Births and Deaths Registration Act under the Registration, Insolvency and Trusteeship Agency (RITA).

According to the law a birth is required to be registered within 90 days of the occurrence and a death within 30 days, and that event must occur within the borders of mainland Tanzania. However, the law allows for late registration.

RITA's vision is to become the most efficient and effective Registration, Insolvency and Trusteeship service provider. While its mission is to ensure justice through provision of effective and efficient management of information on key life events, Insolvency and Trusteeship services so as to contribute to the National development.

Birth certification rate for Tanzania mainland has reached 49 per cent in 2019.

In the same vein, the United Nations says about half of all children in Africa are not registered at birth, a lapse that prevents them from accessing essential social services such as health and education.

The UN says a number of African countries are working towards addressing this problem, but the countries say resources to make that a reality are scarce.

According to the United Nations, the problem of unregistered children in Africa is worst in rural areas, where women give birth at home and don't bother to register the child with the government.

Speaking on the sidelines of an ongoing conference of African ministers responsible for civil registration, Columbia Mar Gadio, the head of the U.N. in Zambia, said the problem makes it hard for such

children to build prosperous lives.

"If you are not registered at birth you are not accounted for," said Gadio. "Therefore in many African countries you cannot access education systems because to be registered in many schools, you need a birth certificate... And if you are not registered in the educational system you are missing a great opportunity to be educated, to get employment and to be out of poverty."

Oliver Chinganya is the director of the African Statistics Centre at the U.N.'s Economic Commission for Africa, one of the agencies which organized the five-day conference in Lusaka, together with the African Union.

He says over the past eight years, the U.N. has noticed a "tremendous improvement" in registration of African children at birth in 42 countries.

"What we have noticed is that 54 percent of the countries, have digitalized their civil registration across the continent," said Chinganya. "We have also noticed that 22 percent of the countries, have now managed to digitalize their national ID systems. Which is a great improvement compared to pre-independence, even some 20 years ago."

Zambia is one of the countries that has digitalized their civil registration system.

But Stephen Kampyongo, Zambia's Minister of Home Affairs, says the southern African nation and the rest of Africa still have a way to go. "Despite the progress that has been made in many [African] countries, we still have this identity gap which is quite eminent. This is because of historical background here and geographic challenges we have," said Kampyongo. "We still have rural parts of African members states which are geographically challenged access. We are discussing ways and means to address some of those challenges."

He said one solution might be mobile registration - where officials visit isolated places where there are no clinics, which makes it difficult for families to register their children. He said UNICEF is helping Lusaka to make that a reality.

Safety of journalists and ending impunity in conflict situations

IN the past twelve years more than 1,000 journalists have been killed for reporting the news and bringing information to the public. In nine out of ten cases the killers go unpunished. Impunity leads to more killings and is often a symptom of worsening conflict and the breakdown of law and judicial systems. UNESCO is concerned that impunity damages whole societies by covering up serious human rights abuses, corruption, and crime.

The United Nations General Assembly proclaimed 2 November as the 'International Day to End Impunity for Crimes against Journalists'. The resolution urged member states to implement definite measures countering the present culture of impunity. The date was chosen in commemoration of the assassination of two French journalists in Mali on 2 November 2013.

This landmark resolution condemns all attacks and violence against journalists and media workers. It also urges member states to do their utmost to prevent violence against journalists and media workers, to ensure accountability, bring to justice perpetrators of crimes against journalists and media workers, and ensure that victims have access to appropriate remedies. It further calls upon states to promote a safe and enabling environment for journalists to perform their work independently and without undue interference.

The day draws attention to the low global conviction rate for violent crimes against journalists and media workers, estimated at only one in every ten cases. As these individuals play a critical role in informing and influencing the public about important social issues, impunity for attacks against them has a particularly damaging impact, limiting public awareness and constructive debate.

On 2 November, organisations and

individuals worldwide are encouraged to talk about the unresolved cases in their countries, and write to government and intra-governmental officials to demand action and justice. UNESCO organises an awareness-raising campaign on the findings of the UNESCO director-general's biennial report on the safety of journalists and the danger of impunity, which catalogues the responses of states to UNESCO's formal request for updates on progress in cases of killings of journalists and media workers. UNESCO and civil society groups throughout the world also use 2 November as a launch date for other reports, events and other advocacy initiatives relating to the problem of impunity for crimes against freedom of expression.

International Freedom of Expression Exchange (IFEX) a global network of civil society organisations that defend and promote the right to freedom of expression, declared 23 November as the International Day to End Impunity in 2011.

The anniversary was chosen to mark the 2009 Ampatuan massacre (also known as the Maguindanao massacre), the single deadliest attack against journalists in recent history, in which 57 individuals were murdered, including 32 journalists and media workers.

In December 2013, after substantial lobbying from IFEX members and other civil society defenders of freedom of expression, the 70th plenary meeting of the UN General Assembly passed resolution , recognising 2 November as the International Day to End Impunity for Crimes against Journalists. The date of the UN day marks the death of Ghislaine Dupont and Claude Verlon, two French journalists killed while reporting in Mali earlier that year.

IFEX now coordinates the No Impunity Campaign, which advocates targeted for their free expression.

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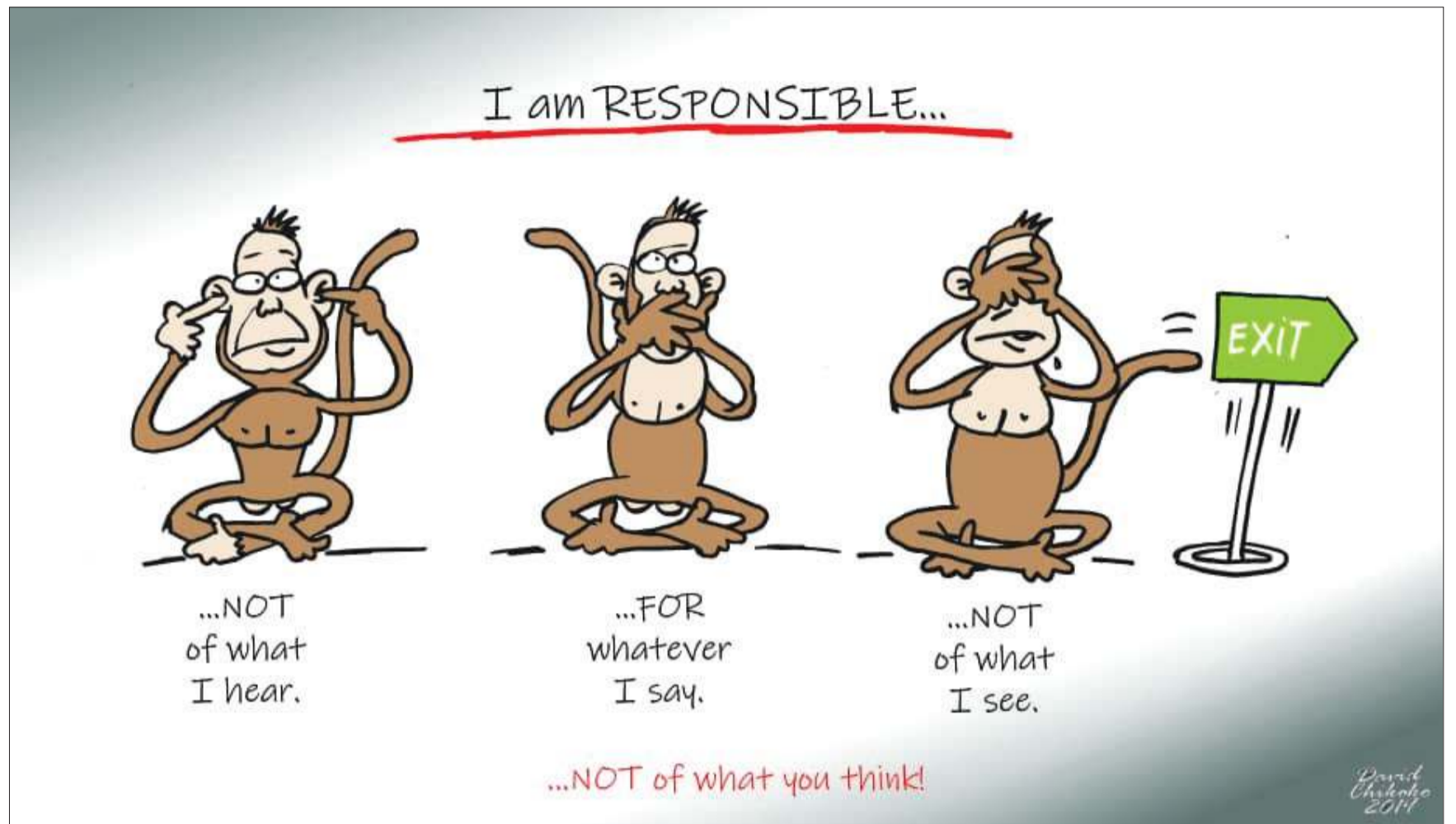
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Beyond the headlines: The development story behind irregular migration

By Achim Steiner

HUMAN migration is the movement of people from one place to another with the intentions of settling, permanently or temporarily at a new location (geographic region). The movement is often over long distances and from one country to another, but internal migration is also possible; indeed, this is the dominant form globally. People may migrate as individuals, in family units or in large groups.

A person who moves from their home due to forced displacement, e.g. natural disaster or civil disturbance, may be described as a displaced person or, if remaining in the home country, an internally displaced person. A person who is seeking refuge in another country can, if the reason for leaving the home country is political, religious, or another form of persecution, make a formal application to that country where refuge is sought and is then usually described as an asylum seeker. If this application is successful this person's legal status becomes that of a refugee.

The distinction between involuntary (fleeing political conflict or natural disaster) and voluntary migration (economic or labor migration) is difficult to make and partially subjective, as the motivators for migration are often correlated. The World Bank estimated that, as of 2010, 16.3 million or 7.6 per cent of migrants qualified as refugees. This number grew to 19.5 million by 2014 (comprising approximately 7.9 per cent of the total number of migrants, based on the figure recorded in 2013). At levels of roughly 3 per cent the share of migrants among the world population has remained remarkably constant over the last 5 decades.

Nomadic movements are normally not regarded as migrations as the movement is generally seasonal, there is no intention to settle in the new place, and only a few people have retained this form of lifestyle in modern times. Temporary movement for the purpose of travel, tourism, pilgrimages, or the commute is also not regarded as migration, in the absence of an intention to live and settle in the visited places.

Structurally, there is substantial South-South and North-North migration; in 2013, 38 per cent of all migrants had migrated from developing countries to other developing countries, while 23 per cent had migrated from high-income OECD countries to other high-income



Achim Steiner, UNDP Administrator, launches the report Launch of Scaling Fences, Voices of Irregular African Migrants to Europe

countries. The United Nations Population Fund says that "while the North has experienced a higher absolute increase in the migrant stock since 2000 (32 million) compared to the South (25 million), the South recorded a higher growth rate. Between 2000 and 2013 the average annual rate of change of the migrant population in developing regions (2.3pc) slightly exceeded that of the developed regions (2.1pc)."

Recently, a too-familiar human tragedy captured news headlines. 39 people were found dead inside a shipping container on an industrial estate in Essex in Southeast England; 31 men and 8 women from China whose individual identities, for now, remain anonymous, as authorities begin to investigate one of Europe's worst people-trafficking cases.

While I hope I am wrong, we may never know the stories of those 39 people; why they left their friends and communities to make a perilous, hidden journey to the United Kingdom.

And they are not alone. Just like the 71 migrants found dead inside an abandoned truck in Austria in 2015, or the thousands of men, women and children who have died attempting to cross the Mediterranean Sea from Africa to Europe - over 1,000 already in 2019 - we may never see or remember all their faces.

After the headlines, interest usually moves on, with those who died at risk of becoming 39 statistics, numbers that drive the debate on the strain and stigma of irregular migration.

Except, people are not statistics. Every individual on that truck had a unique story that now may not be told.

All the more important, then, to

hear from others of their diverse motivations, hopes and fears as they risk their lives to make it to Europe through irregular means, to remind us of the very real people behind the headlines.

This is one of the reasons why the United Nations Development Programme (UNDP) embarked on a new study called Scaling Fences, launched last week: to give voice to irregular African migrants to Europe, a subset of migrants of whom many assumptions and judgements are made but about whom, in fact, we have little primary data.

Featuring analysis of interviews with 1,970 migrants from 39 African countries in 13 European nations, all of whom declared that they arrived in Europe through irregular means and not for asylum or protection-related reasons, the report seeks to better understand the age-old relationship between human mobility and human development.

It reaches some counter-intuitive conclusions.

First, it finds that getting a job was not the only motivation to move, that not all the irregular migrants were 'poor' in Africa, nor had lower education levels. 58 per cent were either employed or in school at the time of their departure, with the majority of those working earning competitive wages at home. The average age of respondents when they arrived in Europe was 24.

They are of the 'springboard generation' - beneficiaries of two decades of remarkable development progress in Africa. Still, some 50 per cent of those working said they were not earning enough.

Second, it finds that barriers to

opportunity, or 'choice-lessness', were critical factors informing the calculation of those surveyed; that in spite of development progress at home, 77 per cent felt that their voice was unheard or that their country's political system provided no opportunity through which to exert influence on government.

Third, despite the danger and risks of the fraught journey from Africa to Europe, only 2 per cent of all those people surveyed said that greater awareness of the risks would have caused them to stay at home.

In fact, 41 per cent of respondents said 'nothing' would have changed their decision to migrate to Europe.

The findings of Scaling Fences confirm some truths that need to be better understood: that migration is really a story of development; that in an unequal world, human mobility both drives and is driven by development progress, albeit progress that is uneven and not fast enough to meet people's aspirations.

It confirms that people will move in the pursuit of larger freedoms and opportunities, including through irregular means if they believe they must, to create a space for themselves and their families in the kind of world the 17 Sustainable Development Goals are designed to help us all attain.

That they travel through irregular rather than regular migration channels does not diminish the importance of their stories. Rather, it highlights the need to both expand safe, legal pathways for migration, in line with the 2018 Global Compact for Safe Orderly and Regular Migration, and to continue investment in a future-focused Africa of socio-economic and political choice and opportunity.

Although migration in all its forms is sometimes painted as an emergency - a 'lose-lose' situation for everyone - it is actually a long-term development trend: one that started long before there were legal frameworks or sovereign borders to cross and one that will continue long into the future, accelerated in today's globalized, hyper-connected societies.

Understanding how to harness the potential of human mobility to accelerate human development - in the countries that migrants move from and move to - starts by understanding the determination that drives people to scale metaphorical and physical fences towards a better life.

If we can work together to do that, then perhaps it will be one very small step towards preventing such tragedies as we saw unfold last week.

Customer care is a myth

If you have lived long enough, you know that customer care isn't so good in most places.

I am a client of the 2 biggest banks in the country, and I have come to hate their customer care service. However, I need the banks, so I have nowhere to run to.

In the first bank, getting anything done takes hours of queuing. Getting an ATM card replaced just takes ages.

In the second bank, I recently queued for an hour to replace a card, then they asked me to bring a copy of my tax PIN certificate. I tried to give them a soft copy but they could have none of it. I had to go out, get somewhere to print, then come and queue again.

In the third bank, last time I went to withdraw money from over the counter they said that my account did not have a passport photo. "No big deal. I am here in person. Let's add one," I said. The response was that was not possible, and I needed to go to the branch where I opened the account to have that fixed. Only after threatening to close the account did a manager intervene.

Mobile phone customer care sucks. I had to replace my SIM card twice, and pay customer care center a visit before they realized that the reason my SIM card was not able to receive a 4G signal was because of a 'small error' on their side.

You might also know that the first thing the Telcos customer care attendants tell you is to try restarting your phone, even when you have clearly told them that you have restarted it 72 times.

Have you ever tried contacting Paypal, Facebook or Google? You are



likely to be attended to by a robot. Paypal once closed my account due to a non-existent transaction, and my attempt to appeal was always responded to with the automated message that their decision was final. Facebook erroneously charged me twice for a transaction, which they denied. When I reversed the first transaction which they claimed was not successful, they sent me a warning that any reversal of transaction would lead to my account



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being closed. But why is customer care a problem? Because it is hard. First, I do not need any customer service help when everything is OK. When something is wrong, I try and figure it out. When I cannot fix it, I turn to customer care support. With that, customer care ends up doing the most difficult tasks possible.

Second, customer care is just a necessary evil. If my bank had only ten clients, they would know us by our faces and our names. They would solve all our problems on phone. They would not require us to sign anything, just a word of mouth would be enough. That is not the case. With millions of customers, every institution now needs a dedicated people called customer support, with a well outlined plan on how to deal with customers. They have standard answers to most questions, and they are not the most tech-savvy people the telcos or banks have. Their desire to keep costs low ends up providing poor services to the people they want to serve.

Third, it is hard and costly to build a good company culture and empower

employees to speak in one voice, and stand up for your core values. Small institutions are able to do that. The bigger an institution gets, the harder it becomes. This has also been the point where many institutions die. It is also the point where corporations risk being disrupted by new technologies and processes. It takes a lot of input to offer excellent customer care.

So in a nutshell, how can an institution excel in customer support?

The best answer is simply to work hard. An institution should consider customer support as one of their main marketing channels, and do all it takes to ensure customer satisfaction. This can be achieved by ensuring availability of support team when needed, timely response to customer queries, ensure polite and friendly service, capacity building to ensure high quality support. Work on build a good customer experience, giving honest and caring response to clients. Never lie or give flimsy excuses. Offer what you promise, build a customer centric organization/business, where the needs of the customers drive your actions.

UN turns to global investors for billions needed for its 2030 development agenda

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UNITED NATIONS

A Republican US Senator of a bygone era was once quoted as saying "a billion here, a billion there, and pretty soon you're talking about real money."

And, not surprisingly, at the UN, when it comes to the implementation of its 17 Sustainable Development Goals (SDGs), the financial targets keep moving - from millions into billions, and eventually from billions into trillions of dollars.

At a ministerial meeting in September, Secretary-General Antonio Guterres thanked member states for their pledges and commitments at three high-level summit meetings: on Climate Action, on SDGs and on Financing for Development (FFD).

"But to make serious progress," he told the ministers, "we need to fill the financing gap for SDGs—some \$1.5 trillion dollars per annum."

According to the 2014 World Investment Report by the Geneva-based UN Conference on Trade and Development (UNCTAD), the financing gap to achieve the SDGs in developing countries is even higher – and estimated to be around \$2.5 - \$3.0 trillion per year.

The SDGs include the eradication of extreme poverty and hunger, universal health care, quality education, clean water and sanitation and a green economy, among others- to be achieved worldwide by a 2030 deadline.

At the same time, Guterres has said there is a need to replenish the Green Climate Fund (GCF) to meet the commitment to mobilize \$100 billion per year for climate action, including mitigation and adaptation in developing countries, by next year.

But at the GCF Pledging Conference in Paris October 24-25, 27 rich nations pledged only \$9.8 billion to the Fund.

And one of the world's richest nations - the United States—made no pledges, and is unlikely to do so, since it is planning to withdraw from the 2015 Paris Climate Change agreement.

But with deliveries falling short of pledges, off and on, Guterres is looking for concrete commitments.

In his annual report for 2019, the secretary-general was unequivocally clear that "at the current pace, we will not reach our targets" -unless there is much greater urgency and ambition, including enhanced international co-

operation, private-public partnerships, adequate financing and innovative solutions.

With a huge shortfall in funding, he has now turned to the world's business and private sector for investments.

On October 16, Guterres launched the Global Investors for Sustainable Development (GISD) Alliance, described as "a UN's first-of-its-kind grouping comprising 30 high-powered business leaders from all over the world."

In an interview with IPS, Navid Hanif, Director, Financing for Sustainable Development Office at the UN's Department of Economic and Social Affairs (DESA), said these are men and women who have responded to the Secretary-General's challenge to find ways to rapidly and significantly increase the private sector's contribution to addressing sustainable development, including achieving the SDGs.

Essentially, he pointed out, the Alliance will help provide leadership in mobilizing resources from the private sector for sustainable development.

Asked why an alliance was needed, he said: "I can do no better to explain it than the GISD Alliance Members themselves, who issued a Joint Statement at the official launch at the UN."

They said that investment in SDGs "is not happening at the required scale or speed. While investment into sustainable development has become increasingly important, there is more work to be done to bring this long-term and inclusive approach into the mainstream."

They went further, adding: "Businesses need to develop local solutions and projects; investors need to step up their support with financing; and policy makers need to set an enabling framework," said Hanif.

These are powerful statements by the world's top investors and banks. By articulating so clearly what this challenge has been, they have also set out to answer the questions of how can this status quo change, and how can it be done as soon as possible?

Excerpts from the interview:

IPS: With the Secretary-General frequently appealing to the private sector to play a constructive role in helping implement the SDGs, what's the track record of big corporations and international banks. Have they substantially contributed towards achieving any of the UN's goals?



Inaugural meeting of the Global Investors for Sustainable Development Alliance, 16 October 2019. Photo: UN

NH: Many - for example Citigroup, Standard Chartered Bank, Enel, and ICBC - are involved in major sustainable infrastructure projects, including in developing countries. In fact, most of the CEOs in the Alliance are engaged in other UN initiatives, and they are coming together under the GISD umbrella to go above and beyond.

But the Alliance has also been formed in acknowledgment of the fact that without a scaling up of finance and investment from the private sector, including big banks, pension funds, and other investors, the Global Goals will not be achieved, because what is available from public sources will not be enough.

IPS: Last month a coalition of civil society organizations (CSOs) said the UN provided an exposed stage at the summits for millionaires and numerous representatives of transnational corporations, but the last few decades have shown that the market-based solutions these corporate actors have propagated have not solved the global crises, but rather aggravated them. Is this a realistic assessment?

NH: The UN of course is very inclusive, precisely because this is how it is constituted. The annual General Debate brings together the highest level of representation from each country - Heads of State, Heads of Government. One of the strengths of the UN is its unparalleled convening power to assemble people at the top of the various sectors in the world, from top economists

to billionaires, and putting them in the same room to try to address issues of global concern.

I think I would be more optimistic than to say this has been a failure. Far from it. What we are seeing increasingly is an acknowledgement by the business community that the success of their business is inextricably linked to sustainable development, and to considerations of economic and social good.

For example, there was a recent statement by the Business Round Table that companies should deliver value to all stakeholders - including employees and customers - and not just shareholders. They know it is now critical that companies follow up on this promise and deliver concrete actions.

But we have acknowledged that the pace and scale of change are not commensurate with the level required to achieve the SDGs. That is why we are using all possible avenues to accelerate action.

IPS: How are they planning to get this done?

NH: As a first step, the Alliance has agreed on six broad commitments expressed in the Joint Statement. Taken together, these commitments relate to a) finding solutions to scale up long-term finance and investment for sustainable development; b) channeling this to countries and sectors where they are most needed; and c) enhancing the sustainable development impact of these investments.



With i5 Innovation Hub, Africa University seeks to develop and protect African Intellectual Property

By Fraser Mitchell

AFRICAN companies and industries are losing value by failing to protect their intellectual property and failing to patent innovations, warns Prof. Munashe Furusa, Vice-Chancellor of Africa University.

Estimates of the damage done to the African economy through lack of Intellectual Property (IP) protection runs into billions of dollars.

Changing the culture around IP protection is one of the goals of the i5 Innovation Hub set up at Africa University.

Prof. Munashe explained "We have set up an innovation hub known as the i5 hub, set up to promote research, encourage innovation, technological solutions and business enterprise development.

"The i5 innovation hub gets its name from the five mantras of the innovation institution, which are: idea-

tion, innovation, incubation, intellectual property, and industry development. "Through this hub, the University has helped companies across the country and the continent to protect their intellectual property by assisting them in securing patents.

"In Africa, we produce a lot of innovations, but we don't protect them. Africa University is a centre of excellence for intellectual property studies.

"We have helped organisations, the government of Zimbabwe, and also worked closely with the African Regional Intellectual Property Organisation, and the World Intellectual Property Organisation to raise awareness on intellectual property. This is important because our industries can produce innovations, but if they can't protect them and patent the creative productions, they lose value."

Prof. Furusa sees the innovation hub as one step towards wider changes in education and business that are required to tap into the innovative natural talents of young Africans.

"I have realised that institutions curtail children's innovation. I have seen that when you give African children ready-made toys, they will dismantle them and start putting them back together.

"For me, rather than make toys for children, teach them how to make toys; and they will go on to develop innovations, solutions, and industries for the future. We need to provide materials, resources, and policy framework that will drive that."

A hub for African innovation

Africa University is an institution of excellence situated in Mutare, Zimbabwe, working to produce leaders, educators, and innovators for the African continent.

Zimbabwe has unfortunately been the victim of a single story that speaks of the country's decline and collapse. However, a story of the potential the country still holds stands out in the form of Africa University. The University is a truly Pan-African institution, and home to students from 31 African countries.

Innovation is often seen as a concern reserved for scientific or technological industries. However i5 Hub manager Ms. Yollanda Washaya explains that fostering a culture of innovation is applicable across all industries; "As Africa University, we knew that we needed to redefine the concept of innovation and tailor it to one that serves our needs, and our vision for the direction of innovation in Africa.

"Our aim is to generate solutions that transform the way we do business and improve the quality of life for all of the people that live on our continent and world."

The Africa University i5 hub is open to local entrepreneurs and businesses in addition to students enrolled in the University. Prof. Munashe sees collaboration with business and government as vital to fostering innovation, stating "There has to be a strong partnership between the private sector, universities, and government, where all parties step into each other's shoes. This approach would lead to collaborative relationships through information sharing, revenue generation and sharing, and government investment in innovation."

Addressing Africa's Critical Challenges

Africa University's approach to research and innovation goes beyond commercial projects.

The University is engaged in tackling many of the critical challenges blighting the continent from malaria to child abuse to the migration crisis engulfing parts of North Africa and Europe.

Africa University is one of the few institutions on the continent researching changes in the environment and weather patterns. In light of the recent Southern African cyclone, the University sent students to carry out environmental research which focused on spurring policy change and improving disaster preparedness and management.

Prof. Furusa explains "We are working on some exciting and important projects, one of them being Malaria research. As a centre of excellence for malaria research, we have an insectary where we breed mosquitoes for research purposes.

Electronic Health Records to uplift maternal, post-natal care in Zanzibar



MATERNAL & CHILD HEALTH

By Correspondent James Kandoya

ELECTRONIC Health Records (EHR) is an innovation in the process of being implemented in Zanzibar that shall enable expectant mothers to get seasonal follow ups as well as reminders after they leave hospital premises.

Abubakar Khamis, the Director of Operations and Administration at Mnazi Mmoja Hospital (MMH) in Zanzibar, says mothers can now receive reminders on postnatal clinic visits, care of babies and advice about infant and mother's care after delivery.

"Initially, MMH used a card-based method that involves a file system for all in-patients that was updated upon discharge, and an outpatient system that relied on notebooks issued to the patient upon registration," he said.

As a result, the in-patient system collapsed due to lack of space to securely store patient files and maintenance of the card-based system was also labour consuming and time intensive especially with limited human resource capacity.

The outpatient system relied 100 percent on the ability of the patients to retain and maintain the notebook and being able to bring them when they next visited the hospital.

He says the two issues combined created a situation where it was nearly impossible to maintain a detailed patient record across a period of time. As a result, the patient record was re-stated at every visit.

It was due to the above challenges that the Vecna Care Charitable Trust developed a long standing interest in deploying an advanced ICT solution for healthcare in Zanzibar, thanks to the Human Development Innovation Fund (HDIF) for financing the project.

The three year project (2016-2019) further aimed at developing a patient-centered, eRecord system that would be created from the integration of onsite digital records with a mobile platform, allowing patients to readily and securely access their health record through their mobile phones.

The trust made a decision to leverage on their most convenient and available ICT options, the CliniPAK software and design an Electronic Health Records (EHR) service platform. The design would include integration of the CliniPAK onsite digital records system at the hospital with the patient's mobile phone.

MMH is not alone as there are many health facilities across the country facing similar challenges, such that once the new technology is adopted, it will help expectant mothers to get relevant health information.

Since it started, there has been an overall improvement in patient/provider communication with direct messaging. Care information has reached out to a total of 1262 postnatal patients through postnatal SMS discharge instructions.

Moreover, another 480 antenatal mothers were reached through a mobile phone campaign approach where vital clinical information was disseminated via SMS. This was combined with over 9,000 patient records stored in a digital medical record database, translating to a successful implementation of a digital point-of-care system.

The hospital administrator said that in the current operating model, patients request information through a structured SMS workflow to register and receive appropriate information.

"The goal was to elevate EHR from an exclusively provider facing tool to a patient centered care management platform," said Vecna Care Charitable Trust founder Debby Theobald.

A further E-Records project was designed to make the first attempt to complete the loop and link a hospital records system with a mobile accessible platform.

In her view, the system would create a secure digital repository of patient information accessible by both MMH caregivers and patients as more reliable patient record would be maintained at the hospital, while the patients gain access to critical information when and if seeking care outside the hospital.

The project was initially conceived as a platform to support patient identification across multiple digital platforms in different hospital departments through the medical record number but gradually evolved into a comprehensive maternity digital record with patient-based SMS follow-up care reminders.

Nevertheless, the process of obtaining individual patient phone numbers of mothers admitted in the maternity ward was not as straight forward as was anticipated.

The hospital's patient registration protocol was designed to allow for the capture of patient's next of kin contact number and not personal phone numbers for the obvious reason that the next of kin numbers would be more helpful in case of an emergency as compared to the patient's number.

In contrast, the Vecna Care Charitable Trust mobile platform was designed for personalized interaction with the system in which the mother's individual number is required.

As a result, the mothers could therefore not access their health information from their next of kin's phone while in maternity, a challenge that was not anticipated in the project planning stages. There was hence a need to change the design from maternity to post-natal ward.

"To mitigate this challenge, project opted for a best use case of the innovation by maximizing on the Textit App by using the application to provide post-natal care information.

For her part, Vecna Trust project manager Joseph Saye said the system was good and therefore the government can adopt it and use it in its other health care facilities.

"From the lessons learned, the government can adopt the system in order to offer quality post-natal services and maternal health care services in general," he said.

In its implementation, user needs were evolving much quicker than was expected. It was also discovered that external factors such as cell connectivity, call rates and even cultural norms greatly affect adoption.

Besides that, programs implementing similar solutions must seek to continuously monitor and evaluate the solution against user needs as much as possible, the manager noted.

The comprehensive involvement of government agencies, for instance the Tanzania Communication Regulatory Authority (TCRA) and mobile phone service providers as key ICT-based institutions is essential in ensuring ownership, continuity, sustainability and scalability of the innovation.

According to the TCRA 2015 report, Zantel as the largest mobile operator in Zanzibar had reached 1,835,326 subscribers the majority of subscriptions being of residents of Zanzibar.

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



CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019		TZS '000	TZS '000
		Current Quarter 30 - 09 - 2019	Previous Quarter 30 - 06 - 2019
A. ASSETS			
1. Cash		10,361,063	12,523,126
2. Balances with Bank of Tanzania		20,095,694	16,954,196
3. Investment in Government securities		0	0
4. Balances with other Banks and Financial institution		6,469,307	9,011,201
5. Cheques and items for clearing		250,603	65,720
6. Interbranch float items		0	0
7. Bills negotiated		0	0
8. Customers' liabilities for acceptances		0	0
9. Interbank Loans Receivables		22,647,774	18,433,268
10. Investment in Other securities		0	0
11. Financing (net of allowances for probable losses)		158,723,070	155,176,095
12. Other assets		7,064,427	8,438,590
13. Equity investments		0	0
14. Underwriting Accounts		0	0
15. Property, Plant and Equipment		14,148,024	12,834,233
16. TOTAL ASSETS		239,759,962	233,436,429
B. LIABILITIES			
17. Deposits from other banks and Financial Institutions		7,707,792	2,072,250
18. Customer deposits		177,914,576	183,032,145
19. Cash Letters of Credit		0	0
20. Special deposits		14,424,817	10,838,837
21. Payment orders/transfers payables		0	0
22. Bankers Cheques and Drafts Issued		110,372	124,687
23. Accrued Taxes and Expenses Payable		198,125	121,045
24. Acceptances Outstanding		0	0
25. Interbranch float items		0	0
26. Unearned income and other deferred charges		52,691	167,087
27. Other Liabilities		12,155,138	10,906,868
28. Borrowings		0	0
29. TOTAL LIABILITIES		212,563,511	207,262,919
30. NET ASSETS/(LIABILITIES)(16 minus 29)		27,196,451	26,173,510
C. SHAREHOLDERS' FUNDS			
31. Paid up Share capital		39,697,089	39,697,089
32. Capital Reserve		8,036,457	7,520,195
33. Retained Earnings		(21,340,885)	(21,696,407)
34. Profit (Loss) Account		803,790	652,633
35. Other Capital Accounts		0	0
36. Minority Interest		0	0
37. TOTAL SHAREHOLDERS' FUNDS		27,196,451	26,173,510
38. Contingent Liabilities		15,901,868	20,521,840
39. Non performing financing		14,785,368	10,728,165
40. Allowances for probable losses		2,277,609	2,277,609
41. Other non performing assets		0	0
D. SELECTED FINANCIAL CONDITION INDICATORS			
(i). Shareholders funds to total assets		11%	11%
(ii). Nonperforming financing to total financing		9.2%	6.8%
(iii). Gross financing to total deposits		80%	80%
(iv). Financing to total assets		67%	67%
(v). Financing assets to Total assets		76%	74%
(vi). Deposits Growth		2%	2%
(vii). Assets growth		3%	1%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2019				
	TZS '000	TZS '000	TZS '000	TZS '000
	Current Quarter (This year)	Comparative Quarter (Previous Year)	Current Year (Cumulative)	Comparative Year (Previous Year) Cumulative
	30 - 09 - 2019	30 - 09 - 2018	30 - 09 - 2019	30 - 09 - 2018
1. Income from Financing	4,615,437	4,902,112	14,294,841	14,316,197
2. Depositors' Profit	(1,390,509)	(1,665,119)	(4,423,951)	(5,061,402)
3. Net Financing Income	3,224,928	3,236,993	9,870,890	9,254,795
4. Bad debts written off	0	0	0	0
5. Impairment losses on Financing	0	99,359	(286,519)	(108,550)
6. Non Funded Income	1,523,668	1,538,548	5,416,546	5,155,403
6.1 Foreign currency Dealings and Translation Gains/(Loss)	332,199	181,364	1,429,442	685,657
6.2 Fees and Commissions	1,191,469	1,357,184	3,987,104	4,469,746
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	0	0	0	0
7. Operating Expenses	(4,646,502)	(4,294,475)	(13,801,230)	(13,226,680)
7.1 Salaries and Benefit	(2,489,481)	(2,092,251)	(6,944,673)	(5,972,128)
7.2 Fees and Commissions	0	0	0	0
7.3 Other operating Expenses	(2,157,021)	(2,202,224)	(6,856,557)	(7,254,552)
8. Operating Income/(Loss)	102,094	580,425	1,199,687	1,074,968
9. Income Tax Provision	49,262	0	(395,977)	(20,000)
10. Net Income/(loss) after Income Tax	151,157	580,425	803,790	1,054,968
11. Other Comprehensive Income	0	0	0	0
12. Total Comprehensive Income(Loss) for the year	151,157	580,425	803,790	1,054,968
13. Number of employees	243	210	243	210
14. Basic Earnings Per Share	0	0	0	0
15. Number of Branches	9	8	9	8
SELECTED PERFORMANCE INDICATORS				
Return on average total assets	0.06%	0.27%	0.3%	0.5%
Return on Average shareholder's funds	0.4%	2%	3%	3%
Operating expenses to gross income	76%	67%	70%	68%
Profit margin to average earning assets	2%	2%	5%	7%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30TH SEPTEMBER 2019			TZS '000	TZS '000
			Current Quarter 30 - 09 - 2019	Previous Quarter 30 - 06 - 2019
I. Cash Flow from Operating Activities:				
- Net Income/(Loss) before tax				
Adjustment for Non-cash items				
Impairment/Amortization/Depreciation				
Gain/loss from sale of fixed assets				
- net change in Financing and Advances				
- net change in customer deposits				
- net change in Short Term Negotiable Securities				
- net change in statutory minimum reserve				
- net change in other liabilities				
- Tax paid				
- Others (Securities)				
Net cash provided/(used) by operating activities				
II. Cash flow from investing activities				
Dividend received				
Purchase of fixed assets				
Purchase of Intangible Assets				
Proceeds from sale of fixed assets				
Purchase of non-dealing securities				
Proceed from sale of non-dealing Securities				
Others				
Net cash provided/(used) by investing activities				
III. Cash flow from financing activities				
Repayment of long-term debt				
Proceeds from issuance of long term debt				
Proceeds from issuance of Share				
Payment of cash dividends				
Net change in other borrowings				
Others (specify)				
Net cash provided/(used) by financing activities				
IV. Cash and cash equivalents				
Net increase (decrease) in cash and cash equivalents				
Cash and cash equivalents at the beginning of the quarter				
Cash and cash equivalents at the end of the quarter				

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2019							
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2019							
Balance as at the beginning of the Year	39,697,089	0	(17,465,000)	2,843,597	1,316,975	0	26,392,661
Profit for the year	0	0	803,790	0	0	0	803,790
Issue of share	0	0	0	0	0	0	0
Other Comprehensive Income	0	0	0	0	0	0	0
Transactions with owners	0	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0	0
Regulatory Reserve	0	0	(5,192,860)	5,192,860	0	0	0
General Provision Reserve	0	0	1,316,975	0	(1,316,975)	0	0
Others	0	0	0	0	0	0	0
Balance as at the end of the current period	39,697,089	0	(20,537,095)	8,036,457	0	0	27,196,451
Previous year 2018							
Balance as at the beginning of the year	35,697,280	0	(16,686,216)	3,451,838	1,263,376	0	23,726,278
Opening IFRS 9 Adjustment (Net of Deferred Tax)	0	0	(1,949,919)	0	0	0	(1,949,919)
Profit for the year	0	0	616,493	0	0	0	616,493
Issue of share	3,999,809	0	0	0	0	0	3,999,809
Other Comprehensive Income	0	0	0	0	0	0	0
Transactions with owners	0	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0	0
Regulatory Reserve	0	0	608,241	(608,241)	0	0	0
General Provision Reserve	0	0	(53,599)	0	53,599	0	0
Others	0	0	0	0	0	0	0
Balance as at the end of the previous period	39,697,089	0	(17,465,000)	2,843,597	1,316,975	0	26,392,661

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

Name and Title
Dr. Muhsin Salim Masoud
Managing Director

Signed on 29th October, 2019

CPA Said Mshana
Ag. General Manager Finance

Signed on 29th October, 2019

CPA Mwinji Sekro
Chief Internal Auditor

Signed on 29th October, 2019

The bank was penalized a total of TZS 618,000 for non compliance with guidelines on sorting, counting, packaging, cash depositing and counterfeits detection 2015.

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

Abdallah Nahdi
Chairman

Signed on 29th October, 2019

Abdullatif Essajee
Director

Signed on 29th October, 2019

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Helping vulnerable communities get redress for climate loss and damage

By Guardian Correspondent

MDANGA, a small farmer in Mlali village of Morogoro district woke up that morning to find his dreams of earning a substantial amount of money from his farm shattered.

His five-hectare tomato farm was not only completely submerged in water but the otherwise good crop was buried in sand as a result of a heavy downpour that had been going on for about two days.

"Now I understand why people commit suicide," he lamented.

"I had hoped to make about 5m/- form sale of tomatoes but now I have lost everything. I can't figure out how I will repay the loan I took from the bank and other small debts that I have to pay some individuals. I am as good as dead now," he says.

For about two weeks in October (2019) several regions in Tanzania experienced heavy rainfall which, according to the Tanzania Meteorological Agency (TMA), was off-season, as it could be traced neither to, in most of the areas, the short rainy season nor to the long rainy season. Yet it had far reaching impacts on the public in general as farmers lost crops and livestock while others lost property and transport infrastructure was severely damaged in some cases.

There is little evidence to show that the unexpected rainfall that caused flash floods in some places could be attributed to climate change but absence of evidence does not mean absence of effect; people lost property and suffered extensive damage.

The issue at hand is how countries and the international community can address the climate-induced loss and damage that vulnerable communities suffer.

"Climate-related disasters are now a new normal not only in Africa but in all continents of the world. The only difference is the severity of these disasters and the subsequent loss and damage they cause to the most vulnerable communities," explained Dr. Sixbert Mwangi, Executive Director of Climate Action Network Tanzania (CAN TZ). "The important thing is for governments to find means of financing loss and damage by using local resources and collaborating with the international community in order to get adequate funding," he said.

He was speaking in a workshop to discuss, among other things, financial solutions to tackle climate change-induced loss and damage that was held in Dar es Salaam recently. The workshop that was organized by CAN TZ drew participants from government and civil society organizations as well as delegates from Kenya and Ethiopia. Participants deliberated on how Tanzania, Africa and other developing countries can raise their voices on the need to scale up efforts to finance redress of vulnerable communities that suffer the impacts of climate disasters at the UN Climate Change conference scheduled take place in Chile in December this year.

The devastating impacts of climate change, collectively known by the term "loss and damage" cost thousands of lives and have caused huge damage throughout the world.

Climate Analytics suggests that by 2030 the global annual cost of repairing loss and damage associated with climate change will reach at least USD300 billion, increasing to about USD1.2 trillion a year by 2060.

According to the UN Food and Agriculture Organisation (FAO) the agricultural sector suffers the most severe impacts from climate change and 22 per cent of the economic impacts caused by extreme climate events are in developing countries. "Of a total USD140 billion worth of loss and damage caused by 78 disasters between 2003 and 2013, agriculture and its subsectors sustained damage worth USD30 billion. Thus, addressing vulnerabilities in agriculture sector assumes more significance," says the UN Agency in one of its reports.

In Tanzania and indeed in many developing countries where climatic changes have disrupted seasons leading to unpredictability of rainy seasons, among other impacts, production of traditional crops is no longer viable. Many farmers have already shifted to new crops that were formerly not produced in their areas. There is thus a need to help communities build resilience to the impacts by promoting sustainable livelihoods through financing loss and damage.

"The most vulnerable communities suffer heavy economic and other losses from the impacts of climate change. Farmers lose crops and livestock and their property is damaged. Most of them have little or no ability to emerge and recover from the loss and damage they have suffered hence the need to raise commitment to finance these at COP25," explained Dr. Catherine Masao from the University of Dar es Salaam.

Africa has taken various measures measure to redress climate-induced loss and damage among most vulnerable communities. The Africa Risk Capacity (ARC) was established in 2012 as a specialised agency of the African Union to help member states improve their capacities to better plan, prepare and respond to weather-related disasters. It consists of ARC Agency and ARC Insurance Company Limited (ARC Ltd). ARC Ltd is a mutual insurance facility providing risk transfer services to member states through risk pooling and access to reinsurance markets; it is owned by member states with active insurance policies as well as international development partners who are capital contributors.

The ARC assists AU member states in reducing the risk of loss and damage caused by extreme weather events affecting Africa's populations by providing, through sovereign disaster risk insurance, targeted responses to natural disasters in a more timely, cost-effective, objective and transparent manner.

In March this year, the African Development Bank (AfDB) pledged USD25 billion to climate finance for 2020-2025. The Bank is on course to achieve its target of allocating 40 percent of its funding to climate finance by 2020.

"Considering Africa's high vulnerability despite contributing the least to climate change, the African Development Bank has successfully raised its adaptation finance from less than 30 percent of total climate finance to parity with mitigation in 2018. The African Development Bank will continue this trend into the future," the bank says in a statement. "Consequently, the Bank launched the African Financial Alliance for Climate Change (AFAC) to link all stock exchanges, pension and sovereign wealth funds, central Banks and other financial institutions of Africa to mobilize and incentivize the shift of their portfolios towards low carbon and climate resilient investments," the statement adds.

"But Africa and other developing countries need to come

up with other proposals for concrete financing mechanisms that would adequately redress hard-hit communities for the loss and damage they suffer from climate change impacts," says Dr. Masao

While developing countries continue to muster support to finance climate-induced loss and damage, it is imperative to look into ways to reduce greenhouse gas emissions in individual countries. The collective efforts would contribute to the global target of dealing with climate change and reducing its severe impacts on the most vulnerable communities.

"The science on climate change and its impacts is clear. What we need to do is to scale up actions to reduce the emissions gap by cutting emissions or, for many developing countries like Tanzania, avoiding emissions because there is little to reduce," explains Mohamed Adow from Power Shift Africa in Kenya. He says that it is also important to scale up efforts to build resilience among communities by taking local action such as designing land use plans and implementing them accordingly.

Although the cost of loss and damage is way above financing adaptation, building the capacity of communities to adapt can reduce loss and damage. Communities should thus strive to become resilient to impacts of climate change and can take adaptation measures particularly using local resources. This



Climate change destroys livelihoods, damages property

will also contribute towards sustainable development.

"We should be concerned not only with the huge costs that are a result of climate related disasters but also with the fact that loss and damage throws down the drain whatever development a country has made and stagnates any further efforts to attain sustainable development goals," says Thomas Hirsch, Climate and Development Advice Founding Director.

Extreme climate events, such as drought, can reverse development gains and push farming households into poverty traps.

"Climate change impacts resources and deprives communities of livelihoods. With reduced resources and livelihoods, conflicts are bound to happen within countries and between them. At national scale, loss and damage leads to indebtedness as countries struggle to secure funds to rebuild infrastructure

in order to prop up transport and other social services," he adds. The Warsaw Implementation Mechanism (WIM) was established in 2013 to address loss and damage associated with impacts of climate change in developing countries, especially those that are not well equipped to adapt.

However six years down the road the Mechanism has not been able to set up a fund specifically for addressing loss and damage in developing countries. "It seems that no one really takes loss and damage seriously when it comes to dealing with issues under the climate change agenda. Tanzania, Africa and other developing countries must raise their voices at COP25 so that developed countries mobilise money to address loss and damage in developing countries and the Mechanism is adequately equipped to implement the responsibilities for which it was created," urges Dr. Sixbert Mwangi.

Tariff Guide

PRODUCT/SERVICES	LOCAL CURRENCY (TZS)	FOREIGN CURRENCY
1 SAVINGS ACCOUNT (Personal/Joint/Annuisa Account)		
Minimum Opening balance	20,000	USD 100
Account Maintenance balance	10,000	USD 100
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
Limit on Withdrawal	No limit	No limit
Monthly Maintenance Fee	1,500	USD 4
Over the counter withdrawal fee	1,500	Below USD 1,000 - 0% Over USD 1,000 - 0.25%
Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of at least 5 days is given	N/A
Over the counter balance enquiry fee	Free	Free
Bank Statements (monthly, quarterly, annually)	Free	Free
Second and Subsequent bank statement copies)	6,000 Per Statement	USD 4 Per Statement
Bank Statements above twelve months	20,000 per statement	USD 10 Per Statement
Electronic Statement	Free	Free
2 STUDENT ACCOUNT		
Minimum Opening balance	10,000	N/A
Account Maintenance balance	10,000	N/A
Profit Participation Balance (Min. Daily balance)	100,000	N/A
Limit on Withdrawal	No limit	N/A
Monthly Maintenance Fee	Free	N/A
Over the counter withdrawal fee	Free	N/A
Over the counter withdrawal limit (above TZS 10,000,000)	Above 10,000,000 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of at least 5 days is given	N/A
Over the counter balance enquiry fee	Free	N/A
Bank Statements (monthly, quarterly, annually)	Free	N/A
Second and Subsequent bank statement copies)	6,000 Per Statement	USD 4 Per Statement
Bank Statements above twelve months	20,000 per statement	N/A
Electronic Statement	Free	N/A
3 KILIMANJARO DIASPORA ACCOUNT		
Minimum Opening balance	200,000	USD 100
Account Maintenance balance	10,000	USD 100
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
Limit on Withdrawal	No limit	N/A
Monthly Maintenance Fee	1,500	USD 4.0
Over the counter withdrawal fee	1,500	1.2% minimum USD 6
Over the counter withdrawal limit (above TZS 10,000,000)	Above 10,000,000 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of at least 5 days is given	N/A
Over the counter balance enquiry fee	Free	Free
Bank Statements (monthly, quarterly, annually)	Free	USD 4.0 Per Statement
Second and Subsequent bank statement copies)	6,000 Per Statement	USD 10 Per Statement
Bank Statements above twelve months	20,000 per statement	Free
Electronic Statement	Free	Free
4 ASHRAF ACCOUNT		
Minimum Opening balance	Free	Free
Account Maintenance balance	2,000,000	USD/GBP/EURO 1,000
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
Limit on Withdrawal	No limit	N/A
Monthly Maintenance Fee	10,000	USD/GBP/EURO 10
Over the counter withdrawal fee	Free	Free
Bank Statements (monthly, quarterly, annually)	Free	Free
Second and Subsequent bank statement copies)	6,000 Per Statement	USD 4.0 Per Statement
Electronic Statement	Free	Free
Hajj Time SMS Alert	Free	Free
5 BODABODA ACCOUNT		
Minimum Opening balance	Free	N/A
Account Maintenance balance	10,000	N/A
Profit Participation Balance (Min. Daily balance)	100,000	N/A
Limit on Withdrawal	No limit	N/A
Monthly Maintenance Fee	Free	N/A
Over the counter withdrawal fee	1,500	N/A
Over the counter withdrawal limit (above TZS 10,000,000)	Above 10,000,000 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of at least 5 days is given	N/A
Over the counter balance enquiry fee	Free	N/A
Bank Statements (monthly, quarterly, annually)	Free	N/A
Second and Subsequent bank statement copies)	6,000 Per Statement	N/A
Bank Statements above twelve months	20,000 per statement	N/A
Electronic Statement	Free	N/A
Hajj Time SMS Alert	Free	Free
6 HAJI SAVINGS ACCOUNT		
Minimum Opening balance	10,000	USD 50
Account Maintenance balance	10,000	USD 50
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
Limit on Withdrawal	Once Annually	Once Annually
Monthly Maintenance Fee	Free	Free
Over the counter withdrawal fee	Free	Free
Bank Statements (monthly, quarterly, annually)	Free	Free
Second and Subsequent bank statement copies)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free
Hajj Time SMS Alert	Free	Free
7 NURU SAVINGS ACCOUNT (Children Account)		
Minimum Opening balance	10,000	USD 50
Account Maintenance balance	10,000	USD 50
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
Limit on Withdrawal	Four times in a year	Four times in a year
Charge on withdrawal exceeding 4 times a year	12,000	USD 6
Monthly Maintenance Fee	Free	Free
Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of at least 5 days is given	N/A
Bank Statements (monthly, quarterly, annually)	Free	Free
Second and Subsequent bank statement copies)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free
8 SALARY SAVINGS ACCOUNT		
Minimum Opening balance	0	0
Account Maintenance balance	2,000	USD 5
Profit Participation Balance (Min. Daily balance)	100,000	USD 1,000
Monthly Maintenance Fee	1,500	USD 1.5
Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of at least 5 days is given	N/A
Over the counter limit withdrawal fee	1,500	Below USD 1,000 - 0% Over USD 1,000 - 0.25%
Bank Statements (monthly, quarterly, annually)	Free	Free
Second and Subsequent bank statement copies)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free
9 PERSONAL CURRENT ACCOUNT		
Minimum Opening balance	100,000	USD 100
Account Maintenance balance	50,000	USD 50
Monthly Maintenance Fee	11,000	USD 11
Over the counter withdrawal fee	1,500	Below USD 1,000 - 0% Over USD 1,000 - 0.25%
Bank Statements (monthly, quarterly, annually)	Free	Free
Electronic Statement	Free	Free
Second and Subsequent bank statement copies)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free
10 CORPORATE CURRENT ACCOUNT		
Minimum Opening balance	100,000	USD 500
Account Maintenance balance	50,000	USD 200
Monthly Maintenance Fee	15,000	USD 15
Over the counter withdrawal fee	2,500	Below USD 1,000 - 0.5% Over USD 1,000 - 0.5%
Activation of Dormant Account	Free	Free
Certificate of Balance to Auditors/Reference Letters	50,000	USD 25
Bank Statements (monthly, quarterly, annually)	Free	Free
Second and Subsequent bank statement copies)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free
11 BASHARA CURRENT ACCOUNT (SMEs)		
Minimum Opening balance	100,000	USD 100
Account Maintenance balance	50,000	USD 50
Monthly Maintenance Fee	13,000	USD 13
Over the counter withdrawal fee	1,500	Below USD 1,000 - 0.5% Over USD 1,000 - 0.5%
Certificate of Balance to Auditors/Reference Letters	50,000	USD 25
Activation of Dormant Account	Free	Free
Bank Statements (monthly, quarterly, annually)	Free	Free
Second and Subsequent bank statement copies)	6,000 Per Statement	USD 4 Per Statement
Electronic Statement	Free	Free
12 NGO CURRENT ACCOUNT		
Minimum Opening balance	100,000	USD 100
Account Maintenance balance	0	0
Monthly Maintenance Fee	0	0
Over the counter withdrawal fee	1,500	1.2% Minimum USD 6
Certificate of Balance to Auditors/Reference Letters	50,000	USD 25
Activation of Dormant Account	Free	Free
Bank Statements (monthly, quarterly, annually)	Free	Free
Second and Subsequent bank statement copies)	2,000 Per Page	USD 1 Per Page
Electronic Statement	Free	Free
13 INSAN CURRENT ACCOUNT		
Minimum Opening balance	0	0
Account Maintenance balance	0	0
Over the counter withdrawal fee	0	0
Bank Statements (monthly, quarterly, annually)	Free	Free
Second and Subsequent bank statement copies)	2,000 Per Page	USD 1 Per Page
Monthly Maintenance Fee	Free	Free
Electronic Statement	Free	Free
14 FIXED/TERM DEPOSITS		
Minimum Opening balance	1,000,000	USD 1,000
Profit Participation Balance	Amount placed	Amount placed
Limit on Withdrawal	Until maturity	Until maturity
Certificate of Investment	Free	Free
Certificate of Balance to Auditors	50,000	USD 25
15 OTHER DEPOSIT SERVICES		
Over the counter balance enquiry fee (for all a/c's)	Free	Free
Account Closure Fee (for all account types)	10,000	USD 10
Activation of Dormant Accounts	Free	Free
Cash deposits for all account types	Free	Free



Cash deposits for small denominations (less than USD 50)	N/A	5% of total
Withdrawal by using counter cheque - Forgotten/lost/stale	15,000	USD 7
16 CHEQUE BOOKS		
Issuance: 100 leaves cheque book	60,000	USD 35
Issuance: 50 leaves cheque book	30,000	USD 20
Issuance: 25 leaves cheque book	15,000	USD 10
Stop Payment of Cheque	40,000	USD 35
Unpaid Cheque - Insufficient fund and uncleared effect	100,000	USD 50
Unpaid Cheque - technical reason	Free	Free
Uncollected Cheque book after advice period of 3 months	20,000	USD 12
17 BANKERS CHEQUE/ PAYMENT ORDER/ BANK / DEMAND DRAFTS		
Issuance: For Account holder	30,000	USD/GBP/EURO 25
Cancellation: For Account holder	30,000	USD/GBP/EURO 25
Stop Payment	40,000	USD/GBP/EURO 35
18 ATM/DEBIT CARD		
Issuance of ATM card fee	10,000	N/A
Renewal of expired ATM card	Free	N/A
Replacement of lost/stolen or damaged card	10,000	N/A
Replacement of PIN	10,000	N/A
Annual fee	Free	N/A
ATM card activation	Free	N/A
Blocking/Hotting ATM card	Free	Free
ATM Cash Withdrawal fee per transaction at AMANA BANK and CRDB	1,300	N/A
ATM Cash Withdrawal fee per transaction Mastercard local	4,000	N/A
ATM Cash Withdrawal fee per transaction Mastercard international	7,300	N/A
19 FUND TRANSFERS/REMITTANCES		
Internal Transfers within Amana Bank	Free	Free
Cross border transfers (TT, SWIFT) - outward USD	N/A	USD 50
Inward transfers (TT, SWIFT)	Free	USD 12
Amendment of TT, SWIFT Message	12,000	USD 12
Confirmation	Free	Free
TBS	12,000	USD 12
EFT (Bulk Payments): Outward/salary processing fee	3,000 per transaction	USD 2 per transaction
Stop Payments (TBS/EFT/SWIFT)	20,000	USD 20
20 STANDING ORDERS		
Standing Order Instructions within Amana Bank	Free	Free
Standing Order Instructions - Outward	12,000 per instruction	USD 12 per instruction
Standing orders - Cancellation/Stopping	Free	Free
Standing Orders - Amendments	Free	Free
Unpaid Standing Orders	12,000 per instruction	USD 12 per instruction
21 INTERNET BANKING		
Registration	Free	Free
Equipment (one off) per user	10,000	USD 60
Monthly Service Fee (Corporate)	15,000	USD 8
Monthly Service Fee (Personal)	6,000	USD 3.6
22 SMS BANKING		
Account Balance Enquiry	300	N/A
Ministatement	300	N/A
Cheque Status Enquiry	300	N/A
Cheque book request	300	N/A
Internal fund transfer	1,500	N/A
Account activity Alert	100	N/A
Airtime recharge	300	N/A
Utility bill payment	300	N/A
All Mobile Network Operators	Up to 100,000 - TZS 1500 100,001 - 500,000 - 2500 500,001 - 1,000,000 - 3,500 1,000,001 - 3,000,000 - 4,500 3,000,001 - 5,000,000 - 5,500 5,000,001 - Above - 7,500	N/A
23 OTHER SERVICES		
SMS Alert fee per transaction	100	N/A
Search Old Documents/Document Retrieval charges - between one month and six months	10,000	USD 5
Search Old Documents/Document Retrieval charges - above six months	30,000	USD 15
Retrieval charges on stale Cheques - above six months	20,000	USD 10
Quarterly dormant charges	5,000	USD 2
Electronic Schedule of Charges Fee	Free	Free
Change of Address/Telephone numbers	50,000	USD 25
Status opinion (Reference letter/certificate of balance of Auditors/Entry letter)	50,000	USD 25
Salary processing	3,000 Per Transaction	USD 2 Per Transaction
Bulk payment Service	1,300 per transaction	USD 7 per transaction

Dr. Muhsin Salim Masoud
Managing Director.....

Said Mshana
Ag. General Manager Finance.....



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Thursday 31 October 2019

NMB performing clients promise to exploit Chinese market after business trip

By The Banker Reporter

FOR the 10 NMB Bank clients who flew to China earlier this month for 10 days business tour of the world's second largest economy, life will not be the same as they plan an onslaught of the largest global market.

One of the beneficiaries of the NMB learning tour, Makoye Mcharo who is Chief Executive Officer of Ruyeye General Supply Limited, paid tribute to the bank's management for organising the trip which has completely changed his thinking on global business.

Mcharo said the all expenses paid NMB business trip has opened a new chapter in his business undertakings. "I am not the same. The trip has changed my mindset and the things I learned will be put into practice in order to grow my business," said Mcharo.

Like his peers who also took part in this year's Canton Fair, which is China's largest import and export fair held in Guangzhou, a lot of lessons were learnt after interacting with their hosts. "Hard work, creativity and putting in place a friendly business environment are important tools which have contributed towards the success of Chinese businesses," he said upon arrival at Julius Nyerere International Airport last week.

The Ruyeye General Supply Limited CEO's observations were backed by his peer including Mwanahawa Mushi who is an apparels vendor at Kariakoo market

in Dar es Salaam. Mushi stated that the Canton Fair which gathers leading global business people with their Chinese suppliers, has completely changed her way of doing business.

"This is an idea that was in mind but never thought of its realisation. Through the trip, I have learned that it is possible to establish garments industries to make clothes domestically instead of importing," Mushi noted.

She commended NMB for sponsoring the trip to China in addition to supporting her business growth through credit provision but also training on basic of running a modern business. "NMB's shoulder to shoulder support has enabled my business to grow rapidly. I have been working with this bank for over eight years," she added.

She however called on authorities to improve cargo clearance at the Dar es Salaam port to cut extra costs so that she graduates her business from a trading importer to a small scale apparel manufacturer.

On his part, Award Mpanbila who is a motorcycle spare parts dealer said through the trip to Guangzhou, he has developed capacity through networking with Chinese suppliers directly instead of going through middlemen.

"But also, I have started thinking about going into manufacturing by establishing a small scale plant to make some parts



Ten of the NMB Business Club members who went on a business tour of China upon their arrival at Julius Nyerere International Airport in Dar es Salaam last week. Photo courtesy of NMB.

of the motorcycle domestically instead of importing them," Mpanbila said who met with Chinese manufacturers of various spare parts during the visit.

Other business people who were in the delegation were Morogoro based Rehema Mmari who owns Shambani Milk Processing Factory who also praised the bank for initiative which has boosted

their international business knowledge.

"Through the trip, I have met with manufacturers of various plants for milk processing that may help to increase productivity to meet the growing market demand for processed milk locally," she said while noting that the trip also helped her resolve one of the challenges they were facing of getting

cheap and convenient packaging materials for various milk products.

Commenting on the initiative, NMB Bank Plc's Head of Business Banking, Donatus Richard said the bank considers lending to small and medium size enterprises which are an important group in growing the economy.

"SMEs are one of our major borrowers hence awarding those that perform well is an incentive to encourage professional business behaviour among owners and managers," Richard said while pointing out that NMB wants to see SMEs graduate into big companies.

The trip, according to Richard was more practical for the business owners to get in touch with what they learn in business clubs which the bank sponsors country-wide.

"NMB Business Clubs teach them how to register, keep records and do international business hence going to China was simply practical part of the learning process," he added.

The ten SMEs were picked out of 200,000 NMB Business Club members based on merit which included regular repayment of loans, among other factors.

CBK governor faults growth amid job cuts

NAIROBI

THE Central Bank of Kenya (CBK) has faulted the structure of Kenya's economy for delivering economic growth without creating jobs or an increase in incomes.

CBK Governor Patrick Njoroge Monday said that households have not felt Gross Domestic Product (GDP) growth, arguing that increased infrastructure spending has not spread wealth among working Kenyans.

The comments come in a period when corporate Kenya has witnessed reduced profitability that has ushered in job cuts, freezes in hiring and near stagnant wages as companies race to protect their profit margins despite a 5.6 percent growth in the second quarter to June.

The number of formal jobs generated by the economy fell to a six-year low in 2018, worsening the plight of school leavers in the year that the Jubilee administration recorded its best economic performance with growth at 6.3 percent.

"It is true you have GDP numbers but you can't eat GDP," said Dr Njoroge during the launch of the International Monetary Fund (IMF) regional outlook report. "At the end of the day, what is needed is specific income. That is what anybody else wants. Plus jobs."

"That is why we say central composition of growth is important because if it is just driven by infrastructure, that doesn't quite bring income to your grandmother. She needs to care not because it is 6.5 percent but because of what really hits her pocket books."

Kenya has since 2013 embarked on major infrastructure projects to make up for decades of under-investment that stunted economic growth. This is underlined by the construction of the Standard Gauge Railway from Mombasa to Naiva-



CBK Governor Patrick Njoroge

sha using nearly Sh500 billion of Chinese loans in a borrowing binge that economists say is saddling future generations with too much debt.

"We may see a very good growth, but we are very much aware that it is not reaching the disadvantaged," said Geoffrey Mwaui, the director of budget at the National Treasury.

The drop in new jobs combined with stagnant wages raise queries over equitable distribution of the growth dividend among Kenyans considering the economic growth expansion witnessed recently.

While Kenya's economy expanded 6.3 percent last year from 4.8 percent in 2017, private sector activity – which translates to jobs and higher pay – has remained muted. "If you look at the employment index (in the PMI) since the beginning of

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2017, it's been quite neutral, meaning it's not like there has been improvement in new jobs," said Jibril Qureshi, the regional economist for East Africa at Stanbic Bank, which tracks company performance monthly through the Purchasing Managers' Index (PMI).

Economic Survey 2019 data shows that 78,400 new formal jobs were created in the economy in 2018 compared to 114,400 in 2017. This was the slowest pace of formal job growth since 2012 when the economy churned out 75,000. The data does not capture job cuts and net employment.

Companies are struggling with reduced sales and profits in the soft economy. More than 15 of the 62 companies listed on the NSE reported net profit drops by at least 25 percent last year compared with 2017.



HSBC's acting chief executive Noel Quinn.

HSBC profit misses estimates as bank chief flags major restructure

HONG KONG

HSBC Holdings posted profit that missed analysts' expectations, abandoned a key target for returns and flagged "significant" restructuring charges as it contends with a worsening global outlook.

Europe's largest lender, reporting results for the first quarter since the ouster of former chief John Flint, said adjusted pretax profit fell 12 per cent to \$5.3 billion. HSBC also walked away from a target for return on tangible equity of more than 11 per cent in 2020, even as it credited operations in Asia with holding up despite challenges in the region. The stock slumped.

It all adds up to a bigger-than-expected challenge for acting chief executive Noel Quinn, who took over in August. While Mr Quinn stopped short of providing details about the planned restructuring, his comments indicate HSBC is getting ready to make steep cuts in underperforming businesses in Europe and the US.

"We suspect that a deferral of details of headcount and cost cuts are because management has had to return to the drawing board for more radical surgery in both Europe and the US," said Bloomberg Intelligence senior banking analyst Jonathan Tyce.

HSBC shares were down 2.1 per cent at 2 pm in Hong Kong, having traded higher in the morning session before the report. Mr Quinn, who has signalled he wants the top job on a permanent basis, has been developing plans for a series of retrenchments. The bank may partially exit stock trading in some developed Western markets, and will attempt to sell its French retail bank, a move that could remove as many as 8,000 staff from the payroll, sources said.

"Having a strong presence in both continental Europe and the US, is important to our bank and we will retain a presence in both of those markets – but we need to reshape that presence," Mr Quinn said in an interview. He declined to provide details.

HSBC's third-quarter adjusted profit trailed a company-compiled analyst consensus of \$5.7bn. While third-quarter adjusted revenue fell 2 per cent to \$13.3bn, there was annualised tangible return on equity of 6.4 per cent for the quarter. Meanwhile, third-quarter adjusted expected credit losses jumped to \$883 million, from \$545m in the previous three months.

HSBC, citing a more challenging revenue environment, said it will "rebalance our capital away from low-return businesses". That may result in "significant" charges in the fourth quarter and beyond. Those may be related to writing down goodwill in parts of the Europe business as well as job cuts and some investment spending, chief financial officer Ewen Stevenson said.

HSBC may provide more detail when it reports full-year earnings in February. The firm makes most of its money in Greater China and is heavily exposed to turbulence in the region – yet it said earnings there have been resilient. More than four months of street protests in Hong Kong have unnerved some customers while a confidence-sapping trade war with the US has dragged on China's economic growth.

Bad day for SA's cyber security as banks suffer DDoS attacks

JOHANNESBURG

SOUTH African banks were targeted by distributed denial of service (DDoS) attacks. That's according to the South African Banking Risk Information Centre (SABRIC).

This comes after the City of Johannesburg just said it detected a network breach which resulted in unauthorised access to its information systems.

The incident is currently being investigated by City of Joburg cyber security experts.

As a result, the city says several customer-facing systems - including the city's Web site, e-services, billing system - have been shut down as a precautionary measure. "On behalf

of the banking industry, we can confirm that as of Wednesday, the 23rd of October 2019, the banking industry has been hit by a wave of ransom driven distributed denial of service attacks, targeting various public facing services across multiple banks," says SABRIC in a statement.

According to SABRIC, these attacks started with a ransom note which was delivered via e-mail to both unattended as well as staff email addresses, all of which were publicly available. It notes that threat intelligence which has surfaced has revealed that this is a multi-jurisdictional attack with entities from several countries being targeted and should, therefore, not be viewed as a targeted attack on South African

companies only.

"We must emphasise that DDoS attacks like this one do not involve hacking or a data breach and, therefore, no customer data is at risk. It does however, involve increased traffic on networks necessary to access public facing services. This may cause minor disruptions," says SABRIC.

It adds that robust defensive strategies have been invoked across the industry and we are confident that customer impact will be kept to a minimum.

"Despite our banks' preparedness and resilience, we will continue to monitor this situation very closely and respond as required," says SABRIC acting CEO, Susan Potgieter.

Meanwhile, Standard Bank earlier this morning blamed "hardware issues" for the outage its platforms suffered yesterday. The bank says the service disruption was not related to any external factors, noting that no customer data or customer information was impacted.

Anna Collard, managing director from at Popcorn Training, a KnowBe4 company says breaches occur on a regular basis. "While large ones hit the headlines, small ones are continuous like a dripping tap."

This is mainly because a lot of the breaches occur at small companies or merchants. The full scale of these breaches can't be fully appreciated until looked at in totality as this breach shows."

Beer brewer debuts new logo to mark impressive growth targets

By The Banker Reporter

LAST week, Serengeti Breweries Limited unveiled its new logo at a function held in Dar es Salaam. The new logo replaces the old one which has been in place for 20 years when the company started operations.

At a ceremony attended by Minister for Industry and Trade, Innocent Bashungwa, new SBL Managing Director, Mark Ocitti told a gathering of stakeholders that the new corporate identity that the new logo stands for values held dear by Tanzanian consumers.

"The new SBL logo stands for, quality, craftsmanship, professionalism, dynamism, modernism, optimism, friendly, warm, open, self-confident but not Arrogant. It also shows we work with natural ingredients," Ocitti said.

In other words, even though SBL boasts of an established customer base that's loyal and resilient, it sought to speak to the younger generation of consumers as well. A logo redesign then was just what the 'branding doctor' prescribed.

The new logo, added the SBL chief executive, portrays the beer-maker's unique identity and the strides the company has made over the years from owning a single small brewery based in Dar es Salaam to the giant company it is today with three plants in the market.

Briefing Minister Bashungwa to address the gathering, SBL Board Chairman, John Ulanga, said the new logo reflects the company's new growth ambition, which he noted has seen the brewer recently invest GBP 14 million (40bn/-) to expand its operations. The investment, Ulanga said, "Will foster creation of more jobs, increase SBL tax contribution to the government and ultimately cement the company's position as a major player and partner in nation building."

He said the new logo has to be tweaked or adjusted to keep up with shifts and changes in a company (or the design world) saying such action addresses market needs.

"The truth is that logos cannot remain static forever. Times change and do design sensibilities and norms hence companies change which then means that old logos might not adequately speak of the modern look of the company," the SBL Board Chairman.

SBL's redesigned new logo shows the company's existing customers that are modern and up-to-date but also prospective customers that they are worthy of being considered and are valued. "Customers are dynamic, twenty years ago, they were different from today's Millennials whose tastes and preferences significantly differ," he added.

When SBL started, the logo designed then was perfectly emblematic of what the company stood for at the time but over the years, the brewer, for instance, has evolved in leaps and bounds hence the need to graphically reflect such changes through the new logo.

Speaking at the event, Bashungwa commended the

brewer for sustained growth and pledged the government's continued quest to improve the business environment for investors. He made reference to the ongoing policy reforms geared towards eliminating bureaucracy in public institutions that are considered barriers to trade. Bashungwa further commended SBL for its contributions towards the growth of the economy.

"I am informed that for the period spanning three years, SBL purchased an average of 60 per cent of raw materials from local farmers: 10,000 tons in 2016, (approximately 50 per cent); 13,000 tons in 2017 accounting for 60 per cent and in 2018, 15,000 was reached. I am pleased to note that you intend to purchase over 80 per cent of your raw material needs locally in 2020," the Industry Minister added.

SBL currently operates three brewing plants located in Moshi, Mwanza and Dar es Salaam backed by over 800 employees, both directly and indirectly.

IFC's Sh1.4bn for Bridge schools probed

NAIROBI

THE International Finance Corporation's (IFC) Sh1.39 billion (\$13.5 million) investment in Bridge International Academies is now being investigated after civil society group raised concerns over the deal.

Compliance Advisor Ombudsman (CAO), the body tasked with resolving disputes between the IFC and local communities negatively impacted by projects it supports, says it has opened a probe over the level of due diligence made before cash was pumped into the for-profit school chain.

Kenyan civil society group East African Centre for Human Rights (EACHRights) had last year April complained to CAO that the low-cost chain of schools was in breach of Kenyan labour standards, health and safety requirements, and national education regulations.

"CAO notes IFC efforts during supervision to assess and address concerns about sanitation at Bridge schools and more recently, to review labour and working conditions," said the watchdog in a preliminary review.

"However, CAO concludes that there are substantial concerns regarding the environmental and social (E&S) outcomes of IFC's investment in Bridge."

At the time of IFC's investment, Bridge - which has disputed these accusations - owned 211 schools in Kenya serving over 57,000 students. By December last year, the company operated 297 schools in Kenya.

The complainants, who include anonymous parents and teachers, also allege that Bridge provides false or misleading information about the costs of attending the school and that

it puts excessive pressure on teachers to market it.

The investors

The final report is due by September 2020 and will establish whether IFC carried out proper due diligence and supervision regarding its investment in the school chain, first made in 2014. Bridge's other high-profile investors include Facebook founder Mark Zuckerberg, Microsoft founder Bill Gates, Omidyar Network and CDC, the UK development finance institution.

IFC disclosures say that Bridge aims to provide quality education to children from families earning less than Sh200 per person per day but there has been split opinion over affordability of school fees.

But critics, including Oxfam, have questioned the move by the World Bank's financing arm, saying funding profit-driven education ventures serve to increase inequality in poor communities which Bridge specifically targets.

Bridge, which was founded by Dr Shannon May and Jay Kimmelman in 2008, has faced strong opposition from teachers unions and civil society groups in Kenya over practices such as using low-cost labour and hiring untrained teachers to run its primary and nursery schools.

Avoiding costly labour is one of strategies used by Bridge to ensure its education services remain affordable to slum residents. In 2017, a report by British MPs acknowledged that Bridge - which is partly funded by UK aid funds - said inspectors who visited its schools in Uganda reported that children were being taught in "substandard facilities and unsanitary conditions."



CAO notes IFC efforts during supervision to assess and address concerns about sanitation at Bridge schools and more recently, to review labour and working conditions

Brokers face stiff penalty for 'naked' short selling, warns CMA

NAIROBI

STOCKBROKERS have to do due diligence or face penalties if they allow 'naked' short selling, the Capital Markets Authority (CMA) has said.

Brokers have been complaining the new Nairobi Securities Exchange (NSE) platform removed a system that verified whether a trader had the actual shares they were short selling - selling of borrowed stock for return later - creating a loophole allowing sales by those without specified numbers.

The CMA said it is the brokers' responsibility to ensure their clients had the shares or the funds to complete deals. "While automatic systems' pre-validation during trading has been removed, the current legal and regulatory framework sufficiently addresses the noted risk," the CMA said.

"In the event that the broker does not get a validation from the custodian before the execution of the sell order, the broker attracts a penalty." The illegal short selling occurs if client A wants to sell a million shares if the account has say 800,000. However, without pre-validation in the new system it means a client sends an instruction to sell a million shares and they only have 800,000, you will still sell and be exposed to a naked short of 200,000.

Naked short-selling can distort market prices by creating a false demand that could inflate stock prices. "If you have traded the shares and you do not have them when it comes to settling, you will buy them at a premium or they may create false demand for a share if the purchase is big," a stockbroker who did not want to be named said. The NSE said they were working to allow brokers to have visibility of shares through the Broker Back Office system for non-custodial trades.



Minister for Industry and Trade, Innocent Bashungwa (R) accompanied by Serengeti Breweries Limited's Board Chairman, John Ulanga (C) and the brewer's Managing Director, Mark Ocitti during a ceremony to unveil the company's new logo. Photo courtesy of SBL.

Zimbabwe central bank to introduce new dollar note and coins

HARARE

ZIMBABWE'S central bank will introduce some notes and coins in the Zimbabwe dollar currency in the next two weeks, the latest step towards restoring the domestic currency, central bank governor John Mangudya said on Tuesday.

The new money, consisting of 5 dollar notes

and 2 dollar coins, will be introduced gradually to avoid driving up inflation, Mangudya said. It will circulate alongside the bond notes and coins introduced in 2016 as a surrogate for US dollars, which the country was then mainly using in lieu of its own currency.

The central bank unexpectedly reintroduced the Zimbabwe dollar on

June 24, ending a decade of dollarisation. Zimbabwe had abandoned its own currency in 2009 after it was wrecked by hyperinflation.

"We thought of being conservative (in introducing low denomination notes and coins) and we will graduate with time," Mangudya told reporters after a two-day monetary policy committee meet-

ing.

It was the first meeting of the MPC since finance minister Mthuli Ncube appointed its members last month.

Zimbabwe is grappling with the worst economic crisis in a decade, marked by shortages of foreign exchange, fuel and medicines, three-digit inflation and 18-hour daily power cuts.



Diplomats, CEOs of major Austrian businesses and governmental representatives gathered at the Africana Grill, Ramada Resort by Wyndham Dar es Salaam last week to celebrate the country's national day and the opening of an honorary consulate of Austria in Tanzania. The event was hosted by the country's Ambassador representative from Nairobi, Michael Kassal (L) who is Deputy Head of Mission at the embassy and Edith Predorf who is Commercial Counsellor at Austrian Chamber of Trade and Logistics Africa. Left is Dieter Prachner, the newly appointed Honorary Consul of Austria to Tanzania. Photo: Guardian Photographer.

Investing in women's businesses is key for economic growth

By Jane Mwangi, Managing Director of KCB Foundation

THROUGHOUT history, the central role of women in society has fortified the stability, progress and long-term development of nations. This is because of the critical role they play in the household, in terms of ensuring the overall well-being of its members.

Such roles range from guaranteeing that the basic needs are met like food, shelter for the household, maintaining a healthy environment and facilitating access to education for children, among other needs.

Further, should the community face any social or economic challenges, women take the lead in warranting the safety and protection of the family. This encompasses the critical role of spearheading households back to stability and adjusting to the challenges at hand, as well as identifying steps to a better future.

In tandem with women, trade remains a growth catalyst for communities worldwide from time immemorial. Through trade, jobs have been created, it has led to

the creation of consumer choice, craft development, technological advancement as well as creating cross-border communication and regional trade.

In Tanzania, women make just over half of the total population constituting 27.7 million or about 51.9 percent while men account for 48.9 percent according to UN Women. Noting the high number of women in the country, their potential to influence economic growth cannot be ignored. Interestingly, women constitute 43 percent of all entrepreneurs in Tanzania according to the 2004 research by the African Development Bank and International Labour Organisation (ILO).

Tanzania has an estimated 5.2 million women and men employed by or running micro, small and medium enterprises (MSMEs). More than 50 percent of women are found in the MSMEs segment of the economy where they have potential to mature provided they have access to financial services and capacity building support to run their businesses professionally.

Entrepreneurship stands as a net positive vehicle and means to achieve societal and economic goals in order to realise the full po-



tential for the women in the country.

Given the resourceful and crucial role of women in the household setting, women-owned enterprises are a strategic growth catalyst if supported accordingly.

Tanzania ranking in the World Bank's Ease of Doing Business shines a light on the need to support small businesses to improve the wellbeing of its citizenry.

With the country falling seven places to 144 out of 190 economies in 2018, it is proof that not only public policy but innovative means to empower the population are needed for marketplace readiness for entrepre-

neurs.

Social commentators and economists have argued that the current unemployment crisis is as a result of an education and economic system heavily reliant on labour supply instead of incubating entrepreneurship and skilling.

Entrepreneurship-centered learning produces a cascading effect as with more business ventures created, more people get a higher chance of accessing employment.

It is clear that SMEMs comprise a significant portion of the total businesses, with more than three million enterprises in the country. It is estimated that Tanzanian SMEMs contribute just under a third of total GDP, standing at 27 percent. The full realisation of the potential of this sector of the economy must be actualised for the benefit of the nation as a whole.

Relevant upskilling needs to be undertaken within the labour gaps in different sectors and by identifying the marketplace gaps through training to meet such needs.

For Tanzania to harness the demographic dividend it currently enjoys, the World Economic Forum 2018 report recommends for women's holistic involvement in the economy.

KCB Foundation, is alive to the facts and through its flagship targeted technical skills and enterprise programme "Zijajiri," took the initiative to upskill women-owned enterprises in the country starting with a class of 245 women in 2018.

Dubbed "Malkia wa Nguvu" in Tanzania, the programme aims to nature women-owned entrepreneurs across the country. This is by providing much needed financial training and extensive business development services that will see small businesses achieve their full potential and grow into fully established enterprises.

In light of this, KCB Foundation has commissioned 160 Tanzanian youth for training under Zijajiri. These young people will be trained on several informal sector trades as well as entrepreneurial development; ultimately enabling them to become self-employed and also create jobs for their peers.

In Kenya, three years since the Zijajiri was launched the impact has been vast and deliberate. The programme has so far skilled over 25,000 youth beneficiaries on technical skills and financial literacy across the country and close to 7,000 individuals have accessed business incubation support.

Ethiopia's emergence as a leading African lion

By Lyal White and Liezl Rees

IN the 1980s, ravaged by conflict and a brutally authoritarian state, Ethiopia was the poster child for Band Aid's famine relief initiatives. Today, the story of Ethiopia is very different.

In a remarkable turnaround, its economy has grown at an average of 9% per year since 2000; it's arguably Africa's fastest-growing economy over the past 20 years. A 2018 McKinsey report heralded Ethiopia as one of the 18 "global outperformers" and the only outperformer from Africa, based on an annual per capita income growth exceeding 5% for the 20 years between 1996 and 2016. However, the country's stellar performance extends beyond economics.

Nobel Peace Prize

Prime Minister Abiy Ahmed has just been awarded the Nobel Peace Prize for "his efforts to achieve peace and international cooperation, and in particular for his decisive initiative to resolve the border conflict with neighbouring Eritrea" - reaffirming the significant progress the country has made on several fronts.

Ethiopia has remained relatively closed off from the rest of the world, thanks to a traditionally authoritarian rule of governance and state-controlled monopolies across key sectors from banking to agriculture, telecoms and retail.

State-driven economic development plans, grounded in the vision of the late Prime Minister Meles Zenawi and orientated toward growth and transformation in an Asian Tigers-styled industrialisation model, aim to establish Ethiopia as a middle-income country by 2025.

Infrastructure megaprojects

The country's remarkable growth over the past decade can be attributed to targeted investment



Ethiopian Prime Minister Abiy Ahmed receiving the Nobel Peace Prize earlier this month in Oslo, Norway.

in infrastructure megaprojects as the foundation to this development model. Political and economic reforms have been intentional under Ahmed's leadership. His appointment in April 2018 further enticed investors, already drawn to Ethiopia's high economic growth and a domestic market of around 110 million people (the second largest population in Africa, after Nigeria).

Despite the buzz around Ethiopia's remarkable progress and untapped market, several crucial challenges need to be addressed to improve the country's business and political environment, sustain economic growth, and accelerate poverty reduction to unlock its full demographic potential.

Despite a significant improvement in per capita income - jumping from \$124 per annum in 2000 to around \$850 today - and halving the rate of poverty, Ethiopia is still one of the world's poorest countries, and far from the middle-income status it is aspiring to.

Challenges

Over 70% of Ethiopians are under

the age of 30. And, like other parts of the continent, Ethiopia's growing demand for jobs poses a significant threat to the country's fragile political stability, especially with rising unemployment.

While some see this demographic 'dividend' as an enormous opportunity to increase the country's prosperity through increased productivity and consumption, the stark reality of fewer opportunities and harsher living conditions is exacerbated by poor literacy rates and the high cost of urbanisation.

Almost half the population is still unable to read or write, despite a concerted effort by the government in improving education, and less than 21% live in urban areas. A large majority of Ethiopia's burgeoning youthful and rural population is at risk of being excluded or left behind as we enter the fourth industrial revolution.

Business and entrepreneurial solutions should unlock Ethiopia's enormous potential and help solve many of the prevailing social issues. For this to happen, the right environment needs to exist.

Business environment

Ethiopia ranks 159th out of 190 countries on the World Bank's Ease of Doing Business Report 2019, a relative drop compared with other countries competing on this index (South Africa ranks 82). Some of the basic constraints to business include a 93-day wait for electricity supply, forcing most businesses to run off generators at a massive additional cost. It takes 32 days to start a business and 300 hours to comply with tax regulations, compared with less than 24 hours in Rwanda.

BANKING & FINANCE

Furthermore, corruption is widespread, internet penetration is one of the lowest in Africa and overall, connectivity is poor in spite of infrastructure investments. These are just some of the key issues the government has prioritised, as it gradually opens up to much-needed foreign investment.

Social and ethnic tensions continue to pose a significant risk to political stability in Ethiopia. Ethnic clashes in 2018 resulted in three million people being displaced. Journalists critical of government continue to be harassed and, as recently as June this year there was a total blackout of internet access, leading to widespread speculation of an attempted coup.

Despite the progress of peace and dialogue that Ahmed has facilitated in the horn of Africa, many still question the commitment and motivation behind the political reforms underway. Ethiopia has reached a critical juncture and, especially in light of the recent Nobel Peace Prize, is being recognised as a leading African country.

Leading lights

Addis Ababa, the capital, is the home of the African Union as well as leading African firms such as Ethiopian Airlines, which is widely regarded as the most successful and best-connected airline on the continent.

The emergence of key sectors - from agriculture, manufacturing and technology (where the country has already achieved significant success) to cut flowers, research and development and mobile operators, alongside innovative new firms - is the next phase of the late Zenawi's dream of Ethiopia becoming a middle-income country. For this Ethiopia needs foreign investment and input.

The Ethiopian government will need to move from business owner to business enabler, while dealing with critical challenges around social and ethnic inclusion. While these may be daunting challenges, Ethiopia has proven that the only limitation is imagination.

The Nobel Peace Prize has recognised a significant peace dividend, essential for inclusive economic development. Ethiopia's history of visionary leadership seems to be repeating itself, this time with an imaginative flair that carries regional and continental interests well beyond the borders of Ethiopia.

NB:

Professor Lyal White is senior director of the Johannesburg Business School (JBS) at the University of Johannesburg. Liezl Rees heads up the Centre for African Business at JBS.

Stanbic touts vehicle asset financing to grow transport, logistics industry

By John Masha, Stanbic Bank Tanzania's Head, Vehicle Asset Financing

AS Tanzania works its way up to become a middle-income and semi industrialized economy by 2025, the government will increasingly rely on industries that have a multi-sector impact to promote growth, create jobs and increase revenue across new or existing sectors. One such sector with multi-sector impact is the transport sector.

The importance of the transport sector to economic development cannot be overemphasized. It may be common knowledge; however, it is still important to highlight that interface between transportation investment and economic development has broad ramifications that go beyond its basic purpose of moving goods and people from one place to another.

An efficient transportation system can improve the productivity of the economy significantly.

In Tanzania for example, economic growth of seven percent registered in 2018, was largely backed by the transport and logistics industry amongst other key sectors. According to the Ministry of Finance and Planning, the transport and logistics sector contributed around 11.8 percent to total Gross Domestic Product in 2018. This can be tracked to job creation, movement of goods and services among others.

According to the Tanzania Investment Center, the country's transport sector rose by 55 percent in value from 2009 to US\$2.1bn in 2014. This was mainly attributed to the increase in the number of passengers carried and freight handled through road transport.

Data currently shows that Tanzania



has around 87,000 kilometers of road network, 3,700 kilometers of railway lines, 58 airports and three ocean ports underlining the significance of transport to the economy. This is exclusive of significant new road and rail networks being constructed and

numerous infrastructure projects still in the pipeline.

The significance of the transport and logistics sector goes beyond Tanzania. Many countries within the East African Community (EAC) and the South African Development Community (SADC) rely on Tanzania's transport sector for movement of their goods and people.

The Central Corridor which links the port of Dar es Salaam to Tanzania's interior and other landlocked countries handles 90 percent of the country's total trade (imports and exports). Additionally, 40 percent of the cargo handled by the Port of Dar es Salaam is transit cargo for DR Congo, Rwanda, Burundi, and Uganda via the Central Corridor.

It is with this context in mind that it's important to underline the importance of the continuous government investment in infrastructure to be

supported by the private sector. With the same breath, efforts by the private sector to grow the transport and logistics business should be lauded and policies created to help organizations such as Tanzania Truck Owners Association (TATOA) grow and promote economic growth.

Moreover, the sector's future development will be further propelled by innovative financial products that fit the requirements of the stakeholders operating in the transport sector. For example, Stanbic Bank Tanzania has a Vehicle and Asset

Finance (VAF) facility that provides tailor-made financial services on movable asset for both business and personal requirements.

Supporting transport sector growth will open new markets in the region, enabling Tanzania to maximize output by directing resources more productively. With most producers innovating to produce quality goods at the most efficient cost, Stanbic stands to support a stronger and more sustainable private sector growth that is pillared on trade and regional integration.

British lawmakers say yes to Dec. 12 general election

LONDON

BRITAIN'S House of Commons voted on Tuesday night for a snap general election on Dec. 12, which is set to send the country to the polls for the first time in December in nearly 100 years.

More than 46 million people in England, Scotland, Wales and Northern Ireland will take part in what will be the first December parliamentary election since 1923.

A bill to pave the way for the election won by a vote of 438 to 20 after a day-long debate in the House of Commons with lawmakers backing British Prime Minister Boris Johnson's call for an election.

MAJOR VICTORY FOR PM

Johnson called for a Dec. 12 polling day, but an opposition Labour amendment wanted to bring election day forward to Dec. 9.

Labour lost their bid by 295 votes against 315, a major victory for Johnson, who has suffered repeated defeats in

the House of Commons over his Brexit efforts since taking office in July.

Although the bill will have to be taken through the House of Lords this week, and given Royal Assent by Queen Elizabeth before it becomes law, its rapid passage through the Commons means there will be no further obstacles.

Opposition MPs had also put forward amendments intended to give a vote to 3.4 million European Union (EU) citizens living in Britain, as well as lowering the voting age from 18 to 16 to let several million more youngsters have a say.

Deputy speaker of the Commons Lindsay Hoyle rejected both amendments.

A number of media outlets in London said Johnson had been prepared to scrap the election plan altogether if either of those amendments had been agreed.

Hoyle did accept the defeated amendment by Labour MP Cat Smith wanting to change the date of the election from Johnson's preferred Dec. 12 to Dec. 9.

Most national elections in Britain tra-



British Prime Minister Boris Johnson

ditionally take place on Thursdays in May.

Parliament will close its doors in the middle of next week to pave the way for nationwide electioneering.

BREXIT ELECTION

The general election is expected to focus mainly on Johnson's Brexit deal to end Britain's membership of the European Union on Jan. 31, or earlier if the new parliament backs the EU withdrawal legislation.

His bid for Brexit will come up against opposition party demands for a second referendum or scrapping Brexit altogether.

Elections expert John Curtice from the University of Strathclyde told London radio station LBC on Tuesday that the election is "one Boris Johnson has to win."

Curtice predicted Johnson's Conservatives will fail to win an overall majority.

"The safest prediction is that we will have a record number of non-Conservative and non-Labour MPs in this parliament," said Curtice.

He said the Scottish National Party (SNP) is likely to win the vast majority of seats in Scotland while

the minority Liberal Democrats are expected to do extremely well.

It could mean more than 100 MPs in the new parliament not belonging to either the Conservative Party or the Labour Party.

Curtice said, "If he (Johnson) does not get a majority or something very close to it, he will not be able to stay in government because the Conservatives do not have any friends elsewhere."

The Daily Telegraph newspaper commented Tuesday that a general election on a damp December day could actually be a boon for the Conservatives and see them returned to government with a majority.

Meanwhile, media reports said 10 Downing Street began Tuesday night re-admitting 10 of the 21 rebel Conservative MPs fired earlier this summer for voting against the government over Brexit.

If those re-admitted rebels are added to the parliamentary headcount, it would give Johnson's governing Conservatives 298 of the 650 MPs.

Labour has 244, the Scottish National Party (SNP) 35, the Liberal Democrats 19 and the Northern Ireland-based Democratic Unionist Party (DUP) 10.

Agencies

Turkey summons US envoy, condemns House resolutions

ISTANBUL

TURKEY'S foreign ministry said that it summoned US Ambassador David Satterfield yesterday over two resolutions passed by the US House of Representatives.

The Turkish ministry said in a statement that it rejects the non-binding House resolution to recognize the century-old mass killings of Armenians by Ottoman Turks as genocide. The bill passed 405-11.

In another statement, the ministry said it condemned a bipartisan bill to sanction senior Turkish officials and its army for Turkey's

incursion into northeastern Syria, which passed 403-16.

Both bills, passed Tuesday, were a sign of further deterioration in Turkish-American relations, which have been strained over multiple issues, especially US support for Syrian Kurdish fighters considered terrorists by Ankara.

American lawmakers have been critical of Ankara's operation against Kurdish forces along the Turkish-Syrian border.

Turkey's cross-border offensive, which Ankara says is necessary for its national security, began on Oct 9 after months of Turkish threats



and a sudden decision by US President Donald Trump to withdraw troops and abandon Kurdish allies against the Islamic State group. Trump's move was widely criticized by both the Republicans and the Democrats.

Turkey and allied Syrian fighters paused operations with two separate cease-fires brokered by the US and Russia to allow the Kurdish fighters to withdraw 30 kilometers away from the Turkish border.

The foreign ministry said both bills were fashioned for "domestic consumption" in the US and would undermine relations. It said law-

makers critical of Turkey's Syria offensive would be wrong to take "vengeance" through the Armenian genocide bill.

Turkey disputes the description of mass deportations and killings of Ottoman Armenians in 1915 as genocide and has lobbied against its recognition in the US for years. It has instead called for a joint committee of historians to investigate the events.

"Undoubtedly, this resolution will negatively affect the image of the US before the public opinion of Turkey," the ministry said.

Agencies

Lorry deaths shock Britain and beyond, raising concerns over illegal immigration

LONDON

BRITAIN and the world at large were jolted by the recent discovery of 39 bodies in a refrigerated lorry container in an industrial park in southeast England.

The tragic journey of eight women and 31 men, whose identities have yet to be confirmed, once again raised grave concerns over illegal immigration and human trafficking.

While the bodies of the 39 people have been moved to a hospital for post-mortem identification, police are making every effort to find out what happened to the victims, a process that could prove to be long and complex.

The British police on Tuesday launched a manhunt for two brothers who are wanted on suspicion of manslaughter and human trafficking over the bodies

found on Oct. 23 in the lorry in Essex, a county some 30 km southwest of London.

"Finding and speaking to the Hughes brothers is crucial to our investigation," said Detective Chief Superintendent Stuart Hooper, referring to Ronan Hughes, 40, and his brother Christopher, 34, both from Armagh in Northern Ireland.

The 25-year-old lorry driver Maurice Robinson, from Northern Ireland, appeared Monday at Chelmsford Magistrates' Court via video link, while being charged with 39 counts of manslaughter, conspiracy to traffic people, conspiracy to assist unlawful immigration, and money laundering.

He has been remanded in custody and is due to appear at the Central Criminal Court in London on Nov. 25.

Meanwhile, three people previously arrested in connection



with the investigation have been released on bail. Although police have had over 500 exhibits, including mobile phones and clothes that belonged to the deceased, they still needed more information to assist a wider investigation, the police said.

"We are working hard to understand how the 39 victims of this tragic incident have died and to identify all those involved. We remain open-minded as to the nationalities of those who have

died," said Detective Chief Inspector Martin Pasmore.

Regarding the initial reports about the identities of the victims, British police warned that media speculation may hinder the investigation.

"We owe it to those who have died to get this investigation right and speculation is not helpful. It may in fact hinder our investigation and its progress," said a statement by Deputy Chief Constable Pippa Mills of the Essex police.

The horrendous discovery of the lorry deaths triggered wider concerns over illegal immigration in Europe and beyond.

According to the International Organization for Migration's missing migrants project, more than 4,000 people have died or gone missing on migratory routes around the globe in each of the last five years.

As the investigation of the lorry deaths is still ongoing, eight migrants, including four children, were found in a UK-bound refrigerated truck in Calais in northern France, local media reported on Monday.

Due to improved security in such French ports like Calais, Britain's National Crime Agency (NCA) warned that countries like Belgium have become the new frontier in the battle against illegal immigration as smugglers are targeting easier routes through ports like Zeebrugge.

The NCA also warned that there had been a sharp rise in the number of migrants using "higher risk methods of clandestine entry" to Britain such as refrigerated heavy goods vehicles and containers, as well as small boats used to cross the English Channel.

Xinhua

African experts, policymakers review 25-year implementation of Beijing Declaration

ADDIS ABABA

AFRICAN experts and ministers have kicked off a high-level continental meeting to review the 25-year implementation progress of the Beijing Declaration and Platform for Action.

The high-level African Union (AU) Specialized Technical Committee (STC) Meeting on Gender Equality and Women's Empowerment, focusing on the review of the implementation work, is underway from October 28 to November 1 at the AU headquarters in the Ethiopian capital Addis Ababa under the theme of "Realizing Women's Rights for an Equal Future."

The five-day gathering, which encompasses a meeting of African experts and a ministerial meeting, is also expected to feature the launch of the AU Strategy for Gender Equality and Women's Empowerment (GEWE), according to the 55-member pan African bloc.

The meeting, among others, brought together African ministers in charge of gender and women's affairs as well as experts, regional economic communities, civil society organizations, UN agencies, as well as development partners.

Experts and policymakers attending the high-level meeting are mainly expected to consider and adopt the Africa review report, as well as endorse documents and decisions to support accelerated implementation of the AU GEWE Agenda commitments, it was noted.

The continental meeting also came as the year 2020 marks the 25th anniversary since the world adopted the Beijing Declaration and Platform for Action, a commitment that provides a framework for achievement of irreversible and measurable progress towards gender equality and women's empowerment, without leaving anyone behind.

The Beijing declaration underscores commitment made at global, regional and sub-regional levels to ending discrimination, promoting women's rights and advancing gender equality and the empowerment of women.

The 1995 Beijing Platform for Action flagged 12 key areas where urgent action was needed to ensure greater equality and opportunities for women and men, girls and boys. It also laid out concrete ways for countries to bring about change.

Xinhua

Iraqi prime minister's main backers agree to oust him

BAGHDAD

IRAQI Prime Minister Adel Abdul Mahdi's two main backers have agreed to work to remove him from office as protests against his government gained momentum in Baghdad and much of the Shi'ite south only to be met with violence.

Populist Shi'ite cleric Moqtada al-Sadr, who leads parliament's largest bloc, had asked Abdul Mahdi to call an early election. When the premier refused, he called on his main political rival Hadi al-Amiri to help oust him.

Amiri - who leads a parliamentary alliance of Iran-backed Shi'ite militia that holds the second-largest amount of seats in parliament behind Sadr's alliance - issued a statement late on Tuesday agreeing to help oust the prime minister.

"We will work together to secure the interests of the Iraqi people and save the nation in accordance with the public good," Amiri said in a statement.

Abdul Mahdi took office just a year ago after weeks of political deadlock in which Sadr and Amiri both failed to secure enough votes to form a government. They appointed Abdul Mahdi as a compromise candidate to lead a fragile coalition government.

Mass protests driven by discontent over economic hardship and corruption have broken nearly two years of relative stability in Iraq. At least 250 people have been killed since the unrest started on Oct 1.



Iraq's Prime Minister Adel Abdel Mahdi

China actively opens up to achieve win-win development with the world

AGAINSt the backdrop of increasing uncertainties and destabilizing factors in the world economy, China has taken firm and strong actions to open wider, which is of significance for boosting confidence in the global market.

China ranks 31st out of 190 economies in terms of ease of doing business, up from the 46th last year, according to a newly-released report by the World Bank. It is the second year in a row that the country has ranked among the top 10 economies in the world that improved the most on the ease of doing business.

Such rankings fully demonstrate that China has gained a vote of confidence from the international community for its reform and opening-up and economic prospects.

China has made pragmatic efforts against difficulties to improve its business environment. Since the beginning of this year, the country has introduced a series of policies and measures to create a more attractive business environment.

In March, it passed the foreign investment law to provide stronger protection for overseas investors. Later in June, the country rolled out new negative lists for foreign investment market access and a revised catalogue of industries that encourage foreign investment to further open up, both of which went into effect starting from July 30.

China also set up a new batch of pilot free trade zones in the six provincial regions in August, including Shandong, Jiangsu and Yunnan.

In October, the country revised the regulations on management of foreign-invested insurance and of foreign-invested banking firms to further open up its insurance and banking sectors to foreign investors.

A few days ago, China made public a regulation on optimizing business environment to legalize effective practices of streamlining administration, delegating powers, strengthening regulation and improving services in the past few years.

Aligning with advanced international levels, the regulation specifies the basic principles and directions for fostering a fair and equal business environment for all market players, including both domestic and foreign companies.

The new policy will ensure equal

market access and protect fair competition, Reuters commented.

China is determined to deepen reform and open wider to the outside world. As a contributor to and a beneficiary of economic globalization, China will remain steadfast in pursuing the path of peaceful development and an opening-up strategy of mutual benefit to continue adding impetus to an open world economy. Chinese President Xi Jinping said in a congratulatory letter to the fourth Understanding China Conference that opened on Oct. 26 in Guangzhou, south China's Guangdong province.

China will work with other countries to promote economic globalization and make it more open, inclusive, balanced and beneficial to all, he said.

By creating a law-based, internationalized and business-friendly business environment, China is able to form a new pattern of all-round opening-up. Increasingly, the country is playing a leading role in further integrating into the world economy and securing common development with other countries.

Martin Jacques, a British scholar, thinks that China contrasts sharply with some western countries in terms of the attitude towards openness and globalization, as China is becoming more and more open, while some western countries are showing the opposite tendency.

A sound business environment makes the economy more productive, competitive and attractive. With a constantly optimizing business environment, China and foreign companies

have achieved more win-win results.

While global foreign direct investment slid for the third consecutive year in 2018, 30,871 foreign-invested enterprises were newly established in China in the first three quarters of this year, with the actual use of foreign capital increasing by 6.5 percent year on year.

According to a report from the Ministry of Commerce, foreign-invested enterprises, which account for less than 3 percent of the total number of enterprises in China, contribute nearly half to the country's foreign trade, a quarter of the output value and profits of industrial enterprises above the designated size, and one fifth of the tax revenue. They have become a vital part of China's open economy.

People's Daily

Second CIIE to bring more surprises to the world

THE second China International Import Expo (CIIE), which is scheduled to take place from Nov. 5 to 10 in Shanghai, is bound to bring more benefits to China and the world.

Faced by slowing economic growth and rising risks and challenges, the world has a significant choice to make between openness and isolation, and between progress and backtracking.

For China, the initiative to expand imports is not a choice of expediency. It is a future-oriented step taken to embrace the world and promote common development.

The CIIE is a firm step taken by China to push for a higher level of opening up, and it reflects the country's commitment in building an open world economy.

The CIIE focuses on continued success. The expo, an event to be held on an annual basis, will feature good performance, good results and continued success in the years to come. Guided by this principle, China has prepared meticulously for the second CIIE.

Credible sources indicated that the exhibition venue of the second CIIE covers an area of 360,000 square meters, 60,000 square meters larger

than that of the first CIIE. Over 3,000 companies from 150 countries and regions have registered for the event, including more than 250 companies on the Fortune Global 500 list and industry leading enterprises.

More professional, high-grade and advanced technologies will be brought to the CIIE from around the world, indicating that the number and quality of new products and technologies to debut at the second CIIE are expected to surpass that of the first expo.

The CIIE has created a huge "magnetic effect". As the world's first import-themed national expo, the CIIE, which advocates high-level opening up, injects more positive energy to global economic and trade cooperation and reaps more supporters and participants, at a time when global economy is undergoing profound adjustments and trade protectionism and unilateralism are mounting.

The CIIE, featuring a larger scale, higher quality, stronger innovation, a higher level, and better results, manifests China's initiative to expand opening up and continuous efforts to advance the building of an open economy.

The CIIE is an event that seeks



Decoration of the west gate at the National Exhibition and Convention Center in Shanghai is almost complete, Oct. 22, 2019.

to develop and benefit the world. By setting up this platform, China pragmatically expands the import of high-quality consumer goods and services, and provides more choices for domestic consumers so that ordinary people can buy more desirable products, enjoy better services and have a stronger sense of gain and happiness.

The expo has fully demonstrated

that China is not only an advocate but also a practitioner of an open world economy. Opening the door to the world and making new contributions to global development, China earnestly fulfills its commitment to the world.

For example, the country has stimulated import potential through further reducing tariffs, improving customs clearance convenience,

slashing the institutional costs related to imports and accelerating the development of new formats and new models such as cross-border e-commerce.

It has also continued to relax market access and further reduced the negative list of foreign investment access. These major initiatives have won wide recognition from the international community.

The CIIE gathers energy from around the globe. In a world of deepening economic globalization, practices of the law of the jungle and winner-takes-all only lead to a dead end. Inclusive growth for all is surely the right way forward.

The CIIE is an event hosted by China with the support of the WTO and other international organizations as well as a large number of participating countries. It is not China's solo show, but rather a chorus involving countries from around the world.

The upcoming second CIIE, which will only become better and become an on-going process, will surely bring more surprises, build an innovative and inclusive open world economy and inject new impetus into creating a better future for mankind.

People's Daily

Major roads reopen in Lebanon after prime minister resigns

BEIRUT

SOME major highways in Lebanon reopened yesterday, after the army urged protesters to lift roadblocks so that activities could return to normal following 13 days of demonstrations that paralyzed the country and forced the prime minister to resign.

Tuesday's resignation toppled the coalition government of Saad al-Hariri (pictured), who said he had hit a "dead end" in trying to resolve the crisis unleashed by the huge protests against the ruling elite.

Early yesterday, troops cleared one major route north of Beirut after briefly scuffling with demonstrators. A group of soldiers tried to pick up a vehicle blocking the highway before it drove off, al-Jadeed television images showed.

The Ring Bridge in the center of the capital opened after negotiations with some protesters who did not want to leave, saying they wanted more of the authorities to resign. Many protesters stayed on, but did not block the whole road.

In a statement, the army command said people had a right to protest, but that applied "in public squares only".

The main protest camp in a square in the center of the capital was quiet but was closed to traffic by security forces.

Hariri's resignation speech on Tuesday came after a crowd loyal to the Shiite Muslim Hezbollah and Amal movements attacked and destroyed a camp in central Beirut.

The strife was the most serious on the streets of Beirut since 2008, when Hezbollah fighters seized control of the capital in a brief eruption of armed conflict with Lebanese adversaries loyal to Hariri and his allies at the time.

Agencies



Russia suspends contract for supply of SSJ 100 plane to Zambia – top brass

SOCHI

THE contract for the supply of a SSJ 100 aircraft in the VIP version to Zambia has been suspended because the country does not have enough funds to finance the contract, Russia's Industry and Trade Minister Denis Manturov told TASS as part of the Russia-Africa Forum.

"We take into account the

experience of working with the Mexican market, where we delivered more than 20 aircraft.

In addition to changes in the economy of the region, which affected the operation of the delivered aircraft, some maintenance issues were not completely resolved, there were certain malfunctions in this part.

In Africa, for example, we



signed a contract for the supply of a VIP version of the SSJ 100 to Zambia. But in Zambia,

besides the advance payment, there were no funds to finance this aircraft, so the contract has been frozen," Manturov (pictured) said.

According to him, Russia will continue to search for potential customers in Africa, but such deliveries will become profitable only if these are bulk deliveries, not one-time shipments.

"We will continue to inten-

sively promote our aircraft. We are thinking about forming a pool [of customers – TASS], it concerns at least 20 airliners, so that we can sign firm contracts, have obligations, and provide quality service," the minister said.

"It's important for us today to form a certain pool [of customers in one region – TASS]. If we form this pool, then this will be

a profitable business. At least that means that the SSJ 100 will be operated and serviced on time," the minister said.

In September of 2018, Manturov told reporters that Russia and Zambia had signed a contract for the supply of a single SSJ 100 aircraft (in its VIP version). At that time, the parties also discussed the supply of four more SSJ 100s.

Agencies

African countries urged to jointly combat major security perils

DJIBOUTI

THE African Union (AU) on Tuesday urged African countries and pan-African organizations to exert concerted efforts so as to combat pressing security perils in Africa that put the continent's stability in danger.

The urgent call was made by the AU Commissioner for Peace and Security Smail Chergui during the meeting of the AU Panel of the Wise, which was held as part of the "AU High Level Retreat on the Promotion of Peace, Security and Stability in Africa" that was held on Friday in the Red Sea nation of Djibouti.

Chergui (pictured), who noted that the African continent has "made significant progress in the prevention of conflicts through the early detection of threats and the deployment of preventive diplomacy to avoid any potential escalation," also stressed that "certain threats have persisted, hampering the creation of a peaceful and prosperous Africa."

According to Chergui, among the most concerning threats include the increase in communal violence that stems from tensions between farmers and herders, divisions along ethnic and religious lines, contested electoral processes and outcomes, as well as the rise in transnational organized crime. "Over the years, structural vulnerabilities have aggravated conflict dynamics with dire implications for peace and security, deepening grievances and feel-



ings of marginalization," Chergui said. "This is especially worrisome in post-conflict countries, which are more likely to experience a re-emergence of conflict unless these vulnerabilities are addressed swiftly and appropriately."

The inflow of refugees and increase of internally displaced persons in countries that are already struggling to provide basic services is also another dimension that puts a strain on the social fabric of society, he added.

"We have seen this manifest as increasingly violent expressions of anti-migrant sentiments, which have resulted in the loss of

both life and property," Chergui stressed.

He also stressed that political transitions have in recent years become "a key source of conflict in many AU member states where electoral processes are being manipulated, and Constitutionalism and rule of law are under threat, most alarmingly from their very custodians."

He also noted that the proliferation of armed groups and the increasing linkage with extremist groups in countries such as Chad and Cameroon have added a layer of complexity that calls for innovative solutions.

Chergui also stressed that the

"internationalization of internal conflicts in countries like the DRC, Libya and Sudan, and the resultant increased tensions between AU member countries continue to preoccupy us."

The Red Sea nation Djibouti on Tuesday hosted the 10th AU High-Level Retreat on the Promotion of Peace, Security and Stability in Africa.

The high-level gathering, among other things, envisaged to review the AU's existing security sector reform and governance instruments and partnerships, and its effectiveness in preventing, managing and resolving conflicts, it was noted.

Xinhua

Chileans reject president's concessions, plan new protests

SANTIAGO

THOUSANDS of Chileans filled a plaza in the capital on Tuesday in the 12th day of demonstrations that began with youth protests over a subway fare hike and transformed into a leaderless national movement demanding greater equality and better public services in a country long seen as an economic success story.

A move to meet one of their demands - replacing Chile's dictatorship-era constitution - appeared to gain some momentum in the country's congress.

Marches began in the early afternoon and as the sun set, there was a festive atmosphere in Plaza Italia, a rallying point during the demonstrations. The protesters banged pots and pans, blew plastic whistles and waved the Chilean and Mapuche indigenous flags. Vendors sold snacks, jewelry, hats and t-shirts. The demonstrators, many in their 20s and 30s, pressed their call for changes to a market-dominant socio-economic model that has fully or partially privatized pensions, health and education. They hoisted signs calling for pension reform, an end to the private ownership of water rights or for the resignation of President Sebastián Piñera.

"There's an economic development system that's made us all accustomed to injustice, a profound dissatisfaction among the vast majority of people who feel that they aren't seeing the ben-

efits of economic development," said Jorge Pinto, a 24-year-old student of public administration.

On several side streets the atmosphere was tenser, as groups of masked protesters set fire to garbage and trees in a local park, before they were chased off by police with tear gas and water cannon. Attempts to march to La Moneda, the presidential palace, were frustrated by police barricades.

Some demonstrators are angry about the retirement system, which forces Chileans to hand over 10 percent of their income to private fund managers and then receive pensions that barely cover a third of most people's monthly expenses.

Others fume about a public health system that makes many wait months for an appointment with a specialist, or seek expensive private care.

Agencies



1% of the population earns 33 percent of the nation's wealth, making Chile the most unequal country in the Organization for Economic Cooperation and Development group of wealthy nations.

Virtually none have been satisfied by Piñera's response to the protests, which includes replacing eight ministers, calling for national dialogue, offering small increases in the minimum wage and the lowest pensions, higher taxes on the wealthy and decreases in the prices of medicine and electricity.

Piñera, a billionaire businessman who sees the private sector and economic growth as the keys to national success, may be hoping that his relatively minor concessions will calm the streets as protests approach the two-week mark, said Lucia Dammert, a sociologist and political scientist at the University of Santiago.

Agencies

Democrats detail impeachment procedures, paving way for opening hearing, fresh clashes with White House

WASHINGTON

HOUSE Democrats on Tuesday released the text of a resolution aimed at formalizing procedures of an impeachment inquiry into U.S. President Donald Trump, paving the way for opening hearings and fresh clashes with the White House.

The resolution, unveiled by House Rules Committee Chairman Jim McGovern, lays out procedures for the lower chamber's intelligence panel to conduct public hearings and release witness testimony.

For the public hearings, the resolution allows the chairman and ranking member of the

House Intelligence Committee to question witnesses for up to 90 minutes and it allows them to give that time to committee aides to conduct questioning.

The document also allows Republicans to request witness testimony and issue subpoenas but those subpoenas would have to be signed off by Democrats.

House Speaker Nancy Pelosi tweeted the House will vote on the resolution on Thursday.

"Americans will get to hear about the President's abuse of power firsthand. I gather Republican Leaders do not actually want that after all," the California Democrat tweeted.

The resolution directs five House committees -- intelligence, foreign affairs, oversight, financial services and way and means -- to continue the ongoing investigations.

Four of the committee chairs issued a joint statement Tuesday afternoon, saying that "the next phase" of the impeachment inquiry "will move from closed depositions to open hearings."

"Soon the American people will hear from witnesses in an open setting," the statement added.

In response, the White House press secretary Stephanie Grisham slapped the impeach-

ment inquiry as "an illegitimate sham from the start as it lacked any proper authorization by a House vote."

"This resolution does nothing to change the fundamental fact that House Democrats refuse to provide basic due process rights to the Administration," she said in a statement.

The impeachment inquiry into Trump was initiated last month by Pelosi after an anonymous whistleblower had raised concerns about the president's interactions with Ukraine, including a July 25 phone call between Trump and his Ukrainian counterpart Volodymyr Zelensky.

Trump was alleged to have abused power by using a military aid that Congress approved to pressure Zelensky into investigating former U.S. Vice President Joe Biden, the leading 2020 Democratic presidential candidate, so as to help his reelection campaign. Besides, the White House allegedly tried to cover it up.

The White House has dismissed the allegations and made clear that it will not provide documents or witnesses to House investigators because it considered the impeachment inquiry unfair and illegitimate.

The Democrats, who have a majority in the House, have

argued that there is no need to hold a full House vote to authorize the inquiry, citing the nation's Constitution stating that the lower chamber "shall have the sole Power of Impeachment."

Trump has denied any wrongdoing as Republicans are responding more aggressively to defend the president and challenge the impeachment inquiry.

On Twitter, House Minority Leader Kevin McCarthy accused Pelosi and House Intelligence Committee Chairman Adam Schiff of turning the panel into "the Impeachment Committee."

Agencies

concerned with removing President Trump from the White House than they are with removing terrorists from the battlefield," the California Republican said.

Trump didn't directly weigh in on the resolution on Tuesday but lashed out at Pelosi and Schiff.

"Nervous Nancy Pelosi is doing everything possible to destroy the Republican Party. Our Polls show that it is going to be just the opposite. The Do Nothing Dems will lose many seats in 2020. They have a Death Wish, led by a corrupt politician, Adam Schiff!" Trump tweeted.

Xinhua

The
Guardian

SPORT



Acroba Dance Africa troupe artistes put their skills to show during the contemporary dance festival, which took place at Nafasi Art Space hall in Dar es Salaam recently. PHOTO: CORRESPONDENT JUMANNE JUMA

India, Bangladesh to play first day-night test in Kolkata

NEW DELHI

INDIA will take on Bangladesh in both nations' first ever day-night test match, to be played at Eden Gardens in Kolkata from Nov. 22 to 26 as the second game of a two-match series.

Newly appointed Board of Control for Cricket in India (BCCI) president Sourav Ganguly, a long-time supporter of day-night tests, first proposed the idea to home side captain Virat Kohli before speaking with Bangladesh Cricket Board officials.

"Day-night test cricket is a huge step forward and we believe it will bring back the crowd into stadiums and a whole lot of young children to the sport," Ganguly said in a statement on Tuesday.

Bangladesh will be without their all-rounder captain Shakib Al Hasan, who was banned from all cricket for at least a year on Tuesday after he was found to have breached the International Cricket Council's Anti-Corruption code.

Ganguly said the match would help support test cricket, the longest format of the game, which has seen dwindling audiences in recent years.

"Test cricket is of utmost priority, and we at BCCI will leave no stone unturned to bring this format back to its feet," the former India captain said.

India, Bangladesh, Afghanistan and Ireland are the only teams among the 12 test-playing nations to have not yet played day-night tests.

One of the major concerns for Bangladesh will be the lack of match practice with the pink balls used in day-night games, having only played one first class match with them in the country in February 2013.

"We're really looking forward to the challenge," Bangladesh head coach Russell Domingo told reporters. "We're not going to have a lot of time to prepare with the pink ball, but it's the same for India."

REUTERS

Serengeti resident wins car from Tigo-SportPesa promotion

By Guardian Reporter

BETTING firm, SportPesa, in cooperation with telecoms firm, Tigo, ended a promotion, known as 'Faidika na Jero', by holding the promotion's sixth week's draw in Dar es Salaam yesterday.

The two companies had jointly organized the promotion, in which the firms' customers were presented with an opportunity to win smartphones on weekly basis and a new car in the promotion's last draw.

The last draw geared towards getting seven winners of smartphone and one person that will win the new car, Renault Kwid.

The promotion took place for six weeks and saw 41 people win prizes. 40 people received smartphones, Samsung A10s, and was, on Wednesday, set to win the car.

Yusuf Jackson Murim (29 years), who resides at Muguumu, Serengeti, won the new car in the sixth draw that also involved winners of the other 40 days' draws.

SportPesa, in cooperation with Tigo, offered their customers chance to lay their hands on prizes after placing bets via TigoPesa and take part in weekly draws.

SportPesa Chairman of Board of Directors, Tarimba Abbas, disclosed: "I would first of all like to thank Tanzanians and all of our customers for taking part in the promotion which took place for 40 days."

"We have via Tigonetwork and TigoPesa service presented prizes to our customers and move them to the digital service with a view to giving them more opportunities."

"I promise our customers via various phone networks they should prepare for surprises, given SportPesa will everyday bring new promotions to our customers."

Tigo's Digital Department Head, Ikunda Ngowi, added: "On behalf of Tigo I want to congratulate all of our promotion's participants for fully cooperating with us."

"I request them to keep on using our services particularly in betting via SportPesa."

SportPesa had for the 40 days presented prizes to winners from regions, namely Dar es Salaam, Coast Region, Morogoro, Tanga, Kilimanjaro, Mbeya, Iringa, Mtwara, Lindi, Manyara and Serengeti.



SportPesa Tanzania's Chairman of Board of Directors, Tarimba Abbas (L), pictured with Yanga and Simba players during the launch of a promotion, known as 'Faidika na Jero', in Dar es Salaam recently. Also in the picture is Tigo Communication Manager, Wainde Shishael. PHOTO: CORRESPONDENT

AD has 40 points, 20 rebounds in Lakers win over Grizzlies

LOS ANGELES

ANTHONY Davis is four games into his first season with the Los Angeles Lakers, and he's already in good company.

Elgin Baylor, Wilt Chamberlain, Kareem Abdul-Jabbar, George Mikan, Shaquille O'Neal – and now AD.

Davis had the fourth 40-point, 20-rebound game of his seven-year career and set a franchise record with 26 made free throws as the Lakers rallied in the second half for a convincing 120-91 victory over the Memphis Grizzlies on Tuesday night.

He joined those Laker greats as LA players to get 40 points and 20 rebounds.

"It's an honor to be on that list with those legends but more important is we got the win," said Davis, who was 26 of 27 from the line. "It was a grind in the first half and my teammates trusted me. I just tried to be a monster on the glass."

It is Davis' first 40-20 game since 2016. He's the first Laker to do it since O'Neal in 2003.

Davis played only 31 minutes. According to the Elias Sports Bureau, he is the first player to have a 40-20 game in 31 minutes or less since 1954-55. Prior to Davis, the quickest 40-20 game was 33 minutes by Baylor in 1961.

Davis is also the fourth player in league history and first since Michael Jordan in 1987 to make 26 or more free throws.

"This solidifies why we went out and got him. He was big time for us," said LeBron James, who scored 23 points for the Lakers. Los Angeles is off to its first 3-1 start since winning its first eight in 2010.

Davis was a questionable two hours before the game due to a right shoulder injury suffered in Sunday's win over Charlotte. He did some dribbling and shooting on the



Los Angeles Lakers forward LeBron James leaps for a layup during the second half of the team's NBA basketball game against the Memphis Grizzlies in Los Angeles, Tuesday, Oct. 29, 2019. (AP Photo)

court before being cleared.

Davis had 16 points and nine rebounds in the first quarter but went back to the locker room at the start of the second to get the shoulder checked and re-taped. Coach Frank Vogel thought he might have to go the rest of the game without Davis until he saw him come back to the bench.

"He gutted it out playing in some pain and was dominant. They didn't have an answer and he was terrific," Vogel said.

Los Angeles trailed for most of the first half but took a 49-47 lead into the locker room at halftime when Davis grabbed a rebound, drove down the court and tipped in his own miss at the buzzer.

The Grizzlies (1-3) led 65-59 with

seven minutes remaining in the third quarter when the Lakers went on a 27-2 run to close out the quarter. Davis scored 16 points during the rally, with all but two coming at the line. The final 10 Lakers' points in the quarter came via Davis' free throws.

"Everyone was playing well," Davis said. "I was just trying to be aggressive. It was a close game until the third quarter. I knew some of their players were in foul trouble and tried to get them out of the game."

Grizzlies coach Taylor Jenkins agreed with Davis' sentiment, saying "I thought he was super aggressive, and you are rewarded when you are aggressive."

Davis said his shoulder was still

sore after the game, but he thinks it will improve since the Lakers have a couple days off.

Memphis raced to a 15-2 lead before Los Angeles started to work its way back. Ja Morant led the Grizzlies with 16 points, and Jonas Valanciunas added 14 points and 11 boards.

Morant, who was the second pick in the June draft, had only three points in the first half before finding his groove in the second.

"Coming into an environment like this we have to play all four quarters," Morant said. "It was wow moment coming in (facing James and Davis) but I was still trying to go out and play my game."

AP

Young Warriors are struggling, face huge learning curve

SAN FRANCISCO

STEVE Kerr expects his young Golden State Warriors to take their lumps, with a daunting, daily learning curve. That doesn't make losing any less painful for Kerr, for Stephen Curry, for Draymond Green.

Or for anyone who was part of the once-dominant Golden State group that reached five straight NBA Finals.

The mistakes are magnified at this early stage, and even Curry has had his share. Not that he takes time to listen to critics at the moment – he's focused on bringing this team together fast after a tough start.

"Everybody loves to label you when you're down, that's easy," Curry said. "... Throw darts at a team that's trying to figure it out based on how much success we've had. I hope people decide to see through that and understand what we're about and what we're going to build toward."

An up-tempo offense that had become second nature, with players trusting one another to be in the right spots or anticipate teammates' tendencies, is not yet operating that way.

"That will come with time," Curry said. "It's hard to rush that."

Curry has considered some "glaring" issues already with his new-look team, which won its first game Monday night at New Orleans after beginning 0-2. The Warriors return home to host Phoenix on Wednesday night.

The opening losses were truly forgettable. The Warriors were so bad in their 141-122 loss to the Clippers in the opener that fans headed for the exits early, a bad look for the first game at new Chase Center last Thursday. Then, Golden State fell behind 70-37 at halftime in a 120-92 loss at Oklahoma City on Sunday while shooting just 27.5% over the initial two quarters.

These Warriors are still going to score their share of points, even



Golden State Warriors guard Stephen Curry (30) reacts after being called for a foul in the second half of an NBA basketball game against the New Orleans Pelicans in New Orleans, Monday, Oct. 28, 2019. (AP Photo)

without the injured Klay Thompson, but with the addition of D'Angelo Russell. Stopping the other team has been a problem.

Green called the defense "atrocious" and "pathetic" after the rout by L.A. Kerr considers what happened against the Clippers more the "reality" of the NBA with hard-fought games night in and night out.

But for Curry and Co., winning had become the norm with everyone else chasing Golden State.

With nine players age 23 or younger, these Warriors are a far cry from what they have been. Gone is two-time NBA Finals MVP Kevin Durant, along

with key veterans Andre Iguodala and Shaun Livingston. Thompson is recovering from a July 2 surgery for a torn ACL in his left knee and might miss the entire season.

"Losing stinks. It's no fun," Kerr said. "This is more of the reality of the NBA. The last five years we've been living in a world that isn't supposed to exist. Five years basically, record-wise the best stretch anybody has had over five years. This is reality. Nine guys that are 23 and under – we are starting over in many respects. We've got to be patient, we've got to fight, continue to teach and the players have to absorb and learn. We'll get better, I know that."

Curry is challenging all his teammates to attack on each

possession until things begin clicking more regularly.

"I think we have to err on the side of being more organized and more calculated early in the season and hopefully we can have those (positive) moments," Curry said, referring to a time when the offense gets flowing and the Warriors pressure the defense.

Curry noted it would be easy to just brush off the Clippers loss as one game in a long schedule, the first of 82. He didn't approach it that way.

"It all about perspective. It is not a good feeling at all, especially when you're opening up in a new building," Curry said.

Shortly after Durant announced his departure to join the Brooklyn Nets, Curry acknowledged this season would be different. Having been on both ends of winning and losing in his first 10 seasons, he is embracing the challenge as the Warriors' oldest player at age 31.

The Warriors are fully aware many have already ruled them out in the powerful Western Conference given all the change. They don't care. That just adds fuel.

"You don't just change who you are," Green said, "we've been pretty ... successful running the offense we've run. You don't just completely change up who you are. You have to adjust to different personnel."

Still, you won't hear any excuses from Green. That's not his tell-it-like-it-is style, expletives included.

"You've got no choice but to be patient. You can't really speed the process up. The only thing that really helps with that is experience," he said.

"I'm not a moral victory type of guy," he added. "We've got to get better. I'm not a coach, so I'm not about to go watch a film and say 'Oh, we can build on this.' I really don't give a damn about what we can build on. ... We've got to get better overall."

AP

Mourinho open to replacing Emery at Arsenal - sources

LONDON
JOSE Mourinho would be interested in the Arsenal manager's job if it became available, sources have told ESPN FC.

Boss Unai Emery is coming under increasing pressure at the Emirates following a mixed start to the season.

There are no immediate plans to dismiss the Spaniard, who takes his team to face Liverpool in the Carabao Cup fourth round on Wednesday, but Mourinho would be open to talking to the club if the position became vacant.

Mourinho is based in London after being sacked by Manchester United almost a year ago.

The 56-year-old, who has also been linked with a return to Real Madrid, has been working as a pundit but has made no secret of his desire to return to management.

Sources have told ESPN FC that the chance to win trophies with three Premier League clubs would appeal to Mourinho, who won three titles with Chelsea, but he would need as-

surances from the board that funds were available to allow a serious challenge at silverware.

He was at the Emirates to watch Arsenal's 3-2 win over Portuguese side Vitoria Guimaraes in the Europa League on Thursday, during which Nicolas Pepe, a player he recommended to United while he was at Old Trafford, scored twice.

Emery has come under fire following a run of one win in four Premier League games, including throwing away a two-goal lead to draw 2-2 with Crystal Palace on Sunday.

His handling of Mesut Ozil has also been questioned after freezing out the German midfielder.

Emery finished fifth in his first season after replacing Arsene Wenger, missing out on a place in the Champions League following defeat to Chelsea in the Europa League final.

They are fifth after 10 games of this campaign, four points adrift of the top four.

(Agencies)

Neymar has 'sensitivity of a child' - Alves

RIO DE JANEIRO

BRAZIL captain Dani Alves has said international teammate Neymar has the "sensitivity of a child" and must change his ways in order to be respected.

Both players are friends and have been teammates at Barcelona and Paris Saint-Germain, but Alves believes Neymar is not taken seriously.

"At times, in order not to generate a certain type of sensitivity, he retracts," Alves told Brazilian TV SporTV Grace Circulo when asked about Neymar.

"Neymar is a very sensitive person. Neymar is very affected by many things, and at times many of those are unjust. Neymar has the sensitivity of a child. But Ney is not a child, no. He is a man. People have to start learning to respect Neymar. The Ney of the Brazilian team people don't respect. People only respect you when you position yourself."

"Ney has already won in football so he can talk and say what he wants. There are a lot that keep talking, commentating and haven't won anything. That is why I value that he [would] position himself, because when they say something that is not right about you whether it's [Walter] Casagrande or someone else, you have to stand up for yourself."

Former Brazil international Casagrande labelled Neymar "spoiled" last year after PSG's 3-1 loss to Real Madrid in the Champions League.

Neymar, 27, was criticised during the 2018 World Cup in Russia for his diving.

(Agencies)

FARE says Bulgaria should have been expelled from Euro 2020 qualifying

LONDON

UEFA's decision to impose a two-match home stadium ban on Bulgaria for the racist behaviour of supporters during a match against England has underwhelmed anti-discrimination campaigners Football Against Racism in Europe (FARE).

England crushed Bulgaria 6-0 in Sofia on October 14, but the match was marred by the actions of a group of home fans, who targeted Tyrone Mings, Marcus Rashford and Raheem Sterling with racist abuse.

Nazi salutes in home sections of the ground were also seen and the match was twice brought to a halt by officials. UEFA confirmed the punishment on Tuesday, with Bulgaria set to play against the Czech Republic behind closed doors in November, with the second game of the ban suspended for two years.

Many had called on UEFA to make an example of Bulgaria after the governing body's president Aleksander Ceferin vowed to "wage war on the racists", but FARE is dissatisfied with the sanction handed down.

FARE executive director Piara Powar said: "We welcome the speed of this decision, but we are disappointed that Bulgaria will not be expelled from the Euro 2020 qualifying competition given their previous record, and obvious inability to deal with the problems they face."

"We think that the evidence and circumstances of this match would have justified European football being given a stronger signal on the need to tackle racism."

"Obtaining justice for racist acts is not easy in any setting, it is clear that football is no exception."

"We will be in touch with UEFA to explore options and maintain that Bulgaria and others in the same situation fundamentally reappraise how they deal with racism."

The Football Association (FA) also addressed UEFA's ruling and reiterated a call to stamp out racism, though there was no indication as to whether it was content with the punishment.

"We sincerely hope the disgraceful scenes in Sofia are never repeated," an FA statement read.

"Our priority remains our players, support team and fans and we will do all we can to ensure they never have to endure such circumstances again."

"While we acknowledge UEFA's ruling, a huge challenge still exists around racism and discrimination in society. Football has its part to play, and must do so, but it is for all to recognise the seriousness of the problem."

"While those responsible for such deplorable behaviour at home or abroad need to be held to account, we should not lose sight of the importance of education programmes in finding a long-term solution."

Footballers' 'wives': The interpreters who are a lifeline in China

SHANGHAI

RAFA Benitez says his Chinese-language interpreter is always by his side and former Barcelona defender Sergi Barjuan joked that his translator was like his wife, because they were together so much.

At training, matches and press conferences in China, the interpreters are always close by -- but they get scant attention and are paid far less than the coaches or players they help.

But Benitez and other foreigners in Chinese football would not be able to do their jobs without their interpreters, who also play a crucial role in everyday life.

Benitez, a Champions League winner as Liverpool manager, said soon after arriving at Dalian Yifang in July that communication was his biggest challenge.

"You always have an interpreter at your side shadowing you," the 59-year-old Spaniard, who speaks good English, wrote on his blog.

"Mine, Justin, is copying my gestures at training and at the matches and each day we are more in sync," he added, highlighting just how critical the dynamic is.

- Filtering out 'sharp words' -

Interpreters are not unique to China: former Chelsea, Real Madrid and Inter Milan coach Jose Mourinho famously started out as a translator, and worked for England's Bobby Robson when he managed Barcelona.

But the difficulty many people have learning Chinese and the lack of English in the country as a whole has spawned an industry of football interpreters, almost always young and male.

One of them is Hong Wenjie, right-hand man to coach Dragan Stojkovic at Guangzhou R&F, who like Benitez's Dalian are in the top-tier Chinese Super League.

The 29-year-old Chinese, who can speak English and Spanish, describes his job as "a bridge".

He has been Stojkovic's interpreter since the Serbi-



Dragan Stojkovic (L), head coach of Guangzhou R&F, relies heavily on his translator Hong Wenjie (AFP Photo)

an, who speaks English, French and Italian, arrived at the club in August 2015.

"The challenges were more at the beginning. I needed to know about the coach's personality, habits and his football philosophy," said Hong, who once did a stint as a tour guide.

Language skill is one thing, Hong said, but you also need to know football jargon and have an intricate understanding of the game.

Being a "bridge" is not always a comfortable place to be, especially when feelings are running high in the changing room at half-time or after a defeat.

Hong said he sometimes uses his own

discretion to water down some of Stojkovic's more scathing remarks.

"Everyone understands that only when you really love the team, you will have such a strong emotion," he said.

"In that case, I won't translate the sharp words otherwise it will fuel the fire."

"However, I will convey the coach's attitude to the team in another way."

It can also mean saving coaches from themselves, especially in China, where football authorities hand out harsh punishments for criticism of referees.

Interpreters sometimes purposely omit comments by coaches in press conferences to head off trouble with the Chinese Foot-

ball Association.

- Memories of tragic Tiote -

Sergi Barjuan's family remained in Spain while he coached Zhejiang Greentown -- one reason why he called his interpreter his "wife". He left the post in July after 20 months.

Interpreters also play an important part in the daily lives of foreign players and coaches, for whom China can be a culture shock.

They help new arrivals find a place to live, open bank accounts and help set up mobile payment systems on their smart phones.

Even after they get settled into life in China, foreign coaches or players lean heavily on interpreters, even taking them supermarket shopping.

They can become close friends and confidants.

That was the case for Zhao Chen, who worked at Beijing Enterprises FC and helped Cheick Tiote, the midfielder who died in 2017 after collapsing in training with the club.

The Ivory Coast international's death aged 30 shocked the football world.

The 28-year-old Zhao, now an interpreter at Shijiazhuang Ever Bright in China's second tier, has fond memories of getting Tiote settled in, including finding him a place to worship.

"As a foreign Muslim, it's not easy to find a mosque for their jumah (Friday prayers)," said Zhao.

"I would check it first and always went there with him together."

"Until now I still miss him so much."

AFP

Pulisic should enjoy hat trick, but he's not a Premier League star yet

By Mark Ogden, Senior Writer, ESPN FC

ON the weekend that the clocks went back in England, it was timely that Christian Pulisic offered a glimpse toward a brighter future at Chelsea by scoring his first goals for the club with a hat trick in Saturday's 4-2 victory at Burnley.

Until his trip to Turf Moor, the United States winger had endured a difficult start to life at Chelsea following his £58 million (\$74.5m) summer arrival from Borussia Dortmund. Not only had the 21-year-old failed to score a goal for Frank Lampard's team during the opening two months of the season, he had begun to look like an expensive misfit, with his new manager displaying more faith in home-grown youngsters Mason Mount and Callum Hudson-Odoi.

Pulisic went public with his concerns over a lack of game time, claiming it was "very frustrating" to be repeatedly overlooked for a starting spot following the Stamford Bridge win against Brighton at the end of September.

Lampard responded -- diplomatically, but with a blunt edge -- by making it clear that his only barometer for team selection was a player's performance in games and on the training pitch and that Pulisic, like everyone else, would be measured to the same standard.

The Chelsea manager was also quick to point out that, with Pulisic having a shortened summer break because of Gold Cup commitments with the U.S., the youngster would need time and space to adapt to his new surroundings at Stamford Bridge and in the Premier League.

But there was certainly no panic at Chelsea during the early weeks of the campaign, when Pulisic was struggling to make an impact. Eden Hazard made a similarly slow start to his Chelsea career when, as a 21-year-old, he arrived from Lille in the summer of 2012 with all the pressure on his shoulders that came with a big-money move.

Hazard scored just two Premier League goals in his first two-and-a-half months at the club before scoring in a 5-4 League Cup victory against Manchester United on Oct. 31.

That goal sparked the Belgian into life at Stamford Bridge and the rest is history, so with United due to visit in the Carabao Cup again this week (stream live on ESPN+ in U.S. on Wednesday at 4:05 p.m.), has Pulisic arrived at a turning point at the same stage of his Chelsea career or should his Burnley hat trick be taken in isolation, with a healthy dose of realism thrown in?

Reality is never a bad thing when a player is overhyped and Pulisic, by virtue of being the biggest star in U.S. soccer, is perhaps measured to an impossible standard back home.

Succeeding in Europe is a huge challenge, but the Premier League is a step up from the Bundesliga and Pulisic is still finding his way in England. But it is nothing new for a highly rated forward to struggle in the Premier League immediately after arriving from Germany.

Roberto Firmino, one of the best forwards in the world, scored once in the first half of his debut season at Liverpool after arriving from Hoffenheim for £29m in the summer of 2015 and his signing initially appeared to be a costly mistake. Leroy Sane was used sparingly by Pep Guardiola at Manchester City, and had to wait until December for his first goal, following his £37m switch from Schalke in August 2016, but the German eventually became a key cog in the



Christian Pulisic's hat trick finally announced his arrival at Chelsea, but he has a long road ahead of him. (Agencies)

team at the Etihad.

And, across town at Manchester United, both Shinji Kagawa and Henrikh Mkhitaryan found the going too tough in England after arriving from Dortmund.

Kagawa's struggle for consistency at Old Trafford prompted internal concerns about the move for Mkhitaryan in 2016 because of the belief at United that German football does not prepare players for the Premier League.

One United source told ESPN FC that the more technical game in Germany led to a "game without tackling" that resulted in a culture shock for Kagawa and Mkhitaryan when they started out at Old Trafford.

Physically, Pulisic continues to show

signs that he has some catching up to do before he can handle the weekly rough and tumble of the Premier League. But the workload is also much greater in England and that is another reason why he should be grateful for Lampard's decision to gently introduce him into the team at Chelsea.

Last season, Dortmund played just 45 games in all competitions, with Pulisic appearing in 30 of those and starting just 17 of them.

Already this season, Chelsea have played 15 games -- one-third of Dortmund's fixtures last term -- and the season is still just over two months old. Pulisic has appeared in 10 of those games.

By the end of the campaign, Chelsea

could contest well over 50 games and it would still seem a light workload compared to the 63 they played in all competitions last season.

Pulisic will get his opportunities, that is without doubt, but while the doom and gloom was not quite as bad as it may have seemed a month ago, it would also be foolish to suggest that he is now on a path to being a first-team regular under Lampard.

His treble at Turf Moor and impressive performance against Ajax as a substitute last week are positive signs, but as Firmino, Sane, Kagawa, Mkhitaryan and others have shown, it takes time and patience to succeed in the Premier League. Some get there, but many don't.

Gwiji by David Chikoko



SPORT

Footballers' 'wives': The interpreters who are a lifeline in China

COMPREHENSIVE REPORT, PAGE 19



Cobra Veterans football side's players participate in training session in Dar es Salaam on Tuesday. PHOTO: CORRESPONDENT NA JUMANNE JUMA

Federer withdraws from inaugural ATP Cup

SYDNEY

ROGER Federer said on Wednesday he has withdrawn from the inaugural ATP Cup in Australia in January next year so he can spend more time with his family.

Federer's decision to withdraw means Switzerland can no longer take part in the nation-based event on Jan. 3-12 and that six more countries will now qualify, based on the world rankings of their top players.

"It is with great regret that I am withdrawing from the inaugural ATP Cup event," Federer (pictured), who is currently ranked number three in the world, said in a statement.

"After much discussion with both my family and my team about the year ahead, I have decided that the extra two weeks at home will be beneficial for both my family and my tennis.

"It pains me to not be a part of the most exciting new event on the calendar, but this is the right thing to do if I want to continue to play for a longer period of time on the ATP Tour."

The \$15 million dollar ATP Cup will be hosted in Brisbane, Perth and Sydney.

Eighteen countries qualified for the tournament after a first round deadline in September, with hosts Australia given a wildcard spot.

The six additional nations will be added after the second entry deadline on Nov. 13.

The countries will play in six groups of four for group stage, round-robin play, with the group winners and the two best second-placed finishers across the groups reaching the ATP Cup Finals in Sydney.

Each tie comprises two singles and one doubles match. Top-ranked Novak Djokovic and world number two Rafa Nadal have confirmed they will play, as has former world number one Andy Murray.



EATV

TODAY @ 18:00

THURSDAY

11:00 DADAZ (live)
12:00 Mpya
15:00 FUNGUKA
16:00 Bonga Hits
16:30 #HASHTAG
17:00 SSELEKT
17:55 Kurasa
18:00 eNewz
18:30 Music
19:00 EATV SAA 1
19:30 MJADALA
21:00 Bonga Hits

eNewz is your one stop show for everything entertainment. It covers celebrity interviews, gossip, what's hot, what's not, trending online and offline and what happened in history.

eastafrika RADIO

05:00 EA Breakfast
09:00 Supamix
12:00 Kipenga Xtra
13:00 Planet Bonga
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise

88.1FM
DAR ES SALAAM



Shree Kutchi Leva Patel Sports Club's skipper, Nilesh Varsani (R), receives sports kit from Caravans Cricket Club official at the launch of this season's DRCC Caravans Cup tournament in Dar es Salaam recently. PHOTO: COURTESY OF CARAVANS CRICKET CLUB

Shree Kutchi Leva thrash Estim in Caravans Cup

By Guardian Reporter

SHREE Kutchi Leva cricketers have got off to an impressive start in this season's DRCC Caravans T20 competition, trouncing Estim by 54 runs in Dar es Salaam last weekend.

Caravans Cricket Club has hosted the tournament under the supervision of Dar es Salaam Regional Cricket Committee (DRCC), targeting to develop the sport domestically.

Solid batting by Shree Kutchi Leva's top order batsmen was instrumental in the outfit's victory, with openers, Nilesh Varsani and Naran Vekariya, in particular putting scintillating displays.

After securing the opportunity to bat first Shree Kutchi Leva went on to record 137 runs for nine wickets in their allotted 20 overs.

Varsani, also the squad's skipper, was the top run getter, blasting 36 runs, with his

score including a boundary and two sixes.

He was ably assisted by Vekariya that notched 29 runs, which consisted of a four and a six.

An early dismissal of Rajesh Vekariya did little to foil Shree Kutchi Leva's efforts to end their innings with a convincing score, given the remaining top order batsmen chipped in handsomely.

He was caught by Estim's Lalji Halai from delivery by Harnish Hirani with two runs to his name.

Vinesh Gorasiya and Anil Pindoriya were equally impressive at the crease given they chipped in with 26 runs and 15 runs respectively.

The club's efforts to register massive total, though, ended in vain, given three middle order batsmen were dismissed in quick succession.

Hassan Rahim closed the innings, notching six runs not out.

Kishor Pindoria, Hirani and Kishor Varsani finished their bowling spells with two wickets each for Estim.

Chasing 138 runs to win turned out to be a daunting task for Estim, given they were skittled for 83 runs in 19.1 overs.

Opening batsmen, Ashvin Pindoria and Darpan Pindolia scored 16 runs and 15 runs respectively, Mahendra Kerai ended with 16 runs not out in the innings.

There was little to write home about for the rest of the outfit's batsmen, as they made their way back to the pavilion in quick succession.

Shree Kutchi Leva's Vinesh Gorasiya and Naran led their team's bowling onslaught, posting three wickets apiece in their respective four overs.

Flexibles by David Chikoko

THE WOMEN SOCIETY WOULD LIKE TO REWARD YOU SIR, WHAT WOULD YOU LIKE, A SALUTE, A TOAST OR A KISS?



McDonald named Langer's senior assistant

SYDNEY

VICTORIA coach Andrew McDonald is the new senior assistant for the Australian men's team coach Justin Langer in a ground-breaking deal, though doubt still surrounds the new man's starting date amid protracted negotiations.

In a first for Cricket Australia, McDonald will be allowed to continue his overseas short-form roles as the coach of Birmingham in England's new Hundred competition, in addition to being coach of the Rajasthan Royals in the IPL.

These concessions will allow McDonald the sort of freedom to add to his earning capacity denied to other assistant coaches in the past, one of the major roadblocks to senior figures working alongside the likes of Langer and his predecessors.

News of McDonald's appointment with the Australian season already well underway will be an issue for Victoria and also the Melbourne Renegades in the BBL, in some ways mirroring how Langer himself left Australia to join Western Australia and the Perth Scorchers in late 2012, having served as an assistant coach for more than three years.

Nonetheless, it will be a major advantage for Langer to gain from McDonald the assistance of one of the best regarded coaches in world cricket, having put together an enviable record with Leicestershire, Victoria and the Renegades in recent years. Equally, McDonald's temperament and strength as a communicator who has also experienced the crucible of international cricket will aid the balance of the team at home and on tour.

"We are excited to have Andrew join the Australian Men's Team," the CA national teams manager Ben Oliver said. "As a player, Andrew was an outstanding all-rounder, tactician and competitor and a popular teammate. And as a coach, he has demonstrated great leadership and enjoyed remarkable success in all formats.

"We are confident our playing group will grow under Andrew's mentorship. We are also proud that our world-class domestic system is providing a pathway to international coaching ranks. We were fortunate to have a strong list of candidates to choose from and I would personally like to thank all those who applied for the position of Senior Assistant Coach along with Cricket Victoria for their support of Andrew."

Langer told ESPNcricinfo last week that CA needed to be "creative and agile" to secure the services of the right person for the job, and also added that he would prefer to wait extra time if it meant finishing up with his preferred candidate, and following confirmation of McDonald's appointment described him as the "perfect" foil for his coaching leadership.

"Andrew complements our coaching panel perfectly. I have no doubt his all-round knowledge and man management skills will be a positive addition to our team," Langer said. "The coaching success Andrew has enjoyed around the world in a relatively short period of time is testament to his skill, dedication and knowledge of the game.

"He is also a wonderful competitor, which Australian fans saw first-hand throughout his career with the national team, Victoria and South Australia, as well as the Renegades, Strikers and Thunder."

McDonald had been touted as a possible coach of England to replace Trevor Bayliss earlier this year, before Chris Silverwood took the role. Australia's limited-overs captain Aaron Finch said in June that it was inevitable in his mind that McDonald would eventually take on an international role.

"I think he definitely at some point in his career will coach an international team," Finch said at the time. "The great strength of his - the ability to communicate with every player in a list, thinks through every situation really well, doesn't make emotional decisions on anything, which I think is a huge plus as a coach, to be able to take that time to reflect and see what's best for the group in every decision that you make."

AGENCIES