

High-profile NMB Bank team tours IPP media outlets in Dar



The Guardian managing editor Wallace Mauggo (R) takes an NMB Bank Plc delegation led by Chief of Retail and Agri Banking Filbert Mponzi (2nd-L, foreground - in suit) through newspaper production when the team toured the IPP print and electronic media outlets in Dar es Salaam yesterday. Others include IPP director Joyce Luhanga (2nd-R), The Guardian Limited print manager V. Balasubramanian (3rd-R), NMB Bank head of brand and product marketing Rahma Mwapachu (to Mponzi's left) and The Guardian Limited commercial director Ajay Goyal (L). Photos: Chief Photographer Selemani Mpochi



The Guardian Limited print manager briefs Mponzi and NMB senior manager and principal officer, Bancassurance, Martin Massawe (L, foreground) on newspaper printing.



The Guardian Limited print manager shows NMB's Mponzi how newspapers are printed.



Radio One and Capital Radio deputy director Abdallah Mwaipaya elaborates to Mponzi on the production and airing of radio programmes.



Radio One and Capital Radio director Deogratus Rweyunga (standing-L) explains to the NMB delegation on operations at the two stations.



ITV and Capital Television channel director Macharia Koigi explains to the NMB delegation on the two stations.



Koigi briefs Mponzi at one of the ITV studios.



Mponzi wraps up his delegation's tour of the IPP media outlets with brief remark at ITV/Radio One.

Consistency..The key to achieving it all

ROME

YOU are great at many things but that does not mean you should do all of them.

These words punch me in the face during an episode of Super Soul Sundays with Oprah. The guest gives an example of playing a guitar. If you pick up a guitar and become good at it, that may mean you are the next musical sensation or you just love guitars. You could possibly make the best cupcakes on a whim that does not mean you should open a bakery store tomorrow.

You are great at many things, that does not mean you should do all of it.

This is made possible by how powerful your mind is. I dare you to set your mind on one thing you want to this year. If you focus all your energy, it can only get away from you for too long. Remember the universe; the human laws created by God to ensure balance? They are all working for your good.

I am great at many things.

It took the #decade challenge for me to reflect on a couple of them. Take away every negative thing that social media has amplified and you have a source of enrichment. The #decade challenge had us give glory details of the past decade in the hope of inspiring someone else across the world. It is too late to think about privacy and what Amazon, Facebook and Google are doing with our information, so why stop cataloging our lives now? My inspiration for the decade was by renowned director Ava DuVernay who details what paced success looks like with a touch of unquestionable great talent.

When I look back at my 10 years I see a rambunctious young teen racing too fast for her own good and facing a serious case of identity crisis. At 17 years old she walks into a theatre (No America I will not spell it as Theater, how else do you get the flair?). At 17 years old she walks into the Phoenix Players Theatre and try to convince a respectable director that she's the



piece that is missing in his directorial career. She's the talent he has been waiting for. She fails miserably but that begins a beautiful journey of dancing through different media platforms. She misses a few steps and fall face flat but still managed to make it through the decade.

Will Smith has said in interviews that a lot of his motivation comes from the fear of losing everything he has achieved so far. Kevin Hart says the same thing in his latest Netflix Docu-series. I totally understand where that fear stems from. If you grew up in a world where everybody lived off the same script, it is no surprise that any level of success would trigger intense impostor syndrome.

Where I grew up, I sheltered an inconvenience I embraced out of fear. Trauma was littered everywhere, so when I could get away, I hibernated. Being a loner also makes you the most trusted person in the hood. I was privy to so much and that kept me away

from the streets, quite literally.

To date only a handful of us made it out. There is a complacency that comes with living in the hood.

The sense of community, knowing how life is going to roll out and having just enough exposure to be cool but a string's budget to have sporadic fun.

With that chip on her shoulders it was easy to talk herself into being great at anything. She was a greenhorn actor so she worked on becoming the best production assistant.

Three years later of balancing school and a part time job at Phoenix Players Theatre, a cash crunch bit and her broke antennae went up.

The next opportunity was an internship at a radio station, then a host, back to production assistant, an art director assistant, TV production and literally eve-

rything that happens on a TV set she can do. 2016 kicked in and the economy packed her bags in a huff. Budget cuts led to job loss and she was not spared. An ad agency job saved the day but before she could redo her house interior décor, the company shattered. One more try, okay a million little tries and she scored a radio job. It has been as messy as that paragraph.

She loved all those jobs but she loved to survive too. Make it out of the hood. Pull her mother and cousins with her.

Break these cycles and set up the next generation for success with a better chance at self actualization. Hard work is sold as the golden ticket.

That has proven to not be entirely true owing to systemic classism and organized corruption. It will take a couple of posts to unpack the rot by the political class

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in this country. Today, she focuses on what she can do to achieve greater success with available resources.

This part of the piece is credited to a friend who once called me in despair recently venting about how lost she felt. The world moves too quickly it's easy to disappear in the crowd. It was after a day of reflecting on the past decade that culminated in conversations with people who told her that her aspirations need to be 'adjusted'.

She listens quietly but you can hear her process each word. When she speaks, I have a pen in hand because people say the best things on phone and I am trying to live with more intention.

I have had a decade of scattered opportunities and living flustered because I was working to not be broke, as opposed to gearing towards success. It's hard to be consistent while crash dieting through opportunities.

Here is how we achieve consistency. Think with a pen in hand of everything you are good at and list them in the following categories; What I am good at and have previously monetized

Skills that I am actively working on improving
Things I am passionate about; you could do them for free.

Tie this in with the milk, honey and wine concept. This I learned from one of my many

former bosses. Here's my sample breakdown. What I am good at and have previously monetized

- Milk
- Writing
- TV & Radio hosting
- Production management
- Running my mother's business
- Skills that I am actively working on improving
- Honey
- New Media technologies
- Producing content
- Teaching
- Things I am passionate about
- Wine
- Filmmaking
- Acting
- Working with charity organizations especially children

Milk is what you need for everyday living. Honey is what you are working on to add more value to your milk. Wine is what needs more time because you can only allocate a limited amount of time. It all leads up to great success spread over time.

With a list it is easy to focus and hence be more consistent. I use the word hence a lot. Writing what you are good at gives you much needed affirmation.

It feels good to know your strengths and kick impostor syndrome out and may be economy can move back in. Hopefully this pushes you to the first step of taking your success seriously.

Biofortified crop project reaches refugees in Zambia

LUSAKA

THE Mutwales farm a small plot of land in the camp, growing primarily cassava and maize for food. They are also one of the 105 refugee farming families participating in an initiative during the 2019/2020 growing season to help them cultivate nutritious, vitamin A-biofortified orange maize, which was developed by the International Maize and Wheat Improvement Center (CIMMYT) in partnership with HarvestPlus.

The initiative is part of a livelihoods project supported by the United Nations High Commission for Refugees (UNHCR) and implemented by CARITAS, a Catholic humanitarian organization.

HarvestPlus provides technical assistance, including demonstrations and training on growing biofortified maize, as well as nutrition education.

"My family and I are most grateful to UNHCR for providing us with inputs to grow a half hectare of orange maize," said Mutwale. "I have heard of the many nutrition and health benefits and I'm very delighted that after harvest, my family will experience them when we start consuming the maize." Mutwale also hopes to be able to sell some of the harvest to earn income and invest in inputs for a second growing season and pay his children's school fees.

Vitamin-A deficiency can lead to impaired vision—even blindness—and a higher risk of diarrhea and other infections. Pregnant women with vitamin A deficiency may be at increased risk of mortality. Nationally in Zambia, more than half of children under five are vitamin-A deficient.

Zambia has been a refugee destination for more than 50 years, primarily from Angola, the DRC, Rwanda, and Burundi. The three major refugee settlements are Meheba in Northwestern Province, Mayukwayukwa in Western Province, and Kala in Luapula province.

Through the UNHCR, the refugees are provided basic food, shelter, and



Luvunzu Mutwale, his wife, and their seven children are from the Katanga region in the Democratic Republic of Congo (DRC). They fled to neighbouring Zambia in 2015 to escape civil unrest at home, and they currently live in the Meheba refugee camp in Zambia's Northwestern province.

access to clean water and sanitation, as well as health services and education infrastructure.

The UNHCR livelihoods project is one of many social welfare interventions aimed at improving the well-being of refugees in the Zambian camps.

In addition to farmer training and nutrition education, Harvestplus Zambia also helps catalyze an orange maize business model for the farmers based on forging linkages with input suppliers and establishing formal contracts with

maize purchasers (i.e., processors and off-takers).

The system helps build confidence on all sides, ensuring sufficient maize is grown as well as purchased. For example, Butemwe Milling, a local processor, has already placed

an order for 10,000 bags of the refugee farmers' orange maize at 50 kgs per bag, for a total order of 500 metric tons.

There was strong interest from refugee farmers to participate in the orange maize initiative—about 1,500 applied but

resources were limited during the pilot. Selection criteria included the applicants' level of economic vulnerability and the capacity of the household to grow the maize.

The 105 participating families received 10 kilograms of orange maize seed and various inputs required to cultivate a half hectare. The fertilizer and other inputs were procured through an open tender process, which attracted bids from several suppliers, including local agro-dealers. A true platform for business engagement in biofortification was created.

The objective is for the participants to eventually "graduate" to self-sustaining investment in orange maize cultivation after receiving start-up support during the 2019/20 season (which runs from about November 2019-May/June 2020). And if this pilot in Meheba camp provides successful, the program may expand to other refugee camps.

HarvestPlus and its partners are eager to get biofortified crops to refugees and other vulnerable populations who are at high risk of nutritional deficiencies and related health impacts.

Another refugee-focused project is under way in Uganda, where HarvestPlus is partnering with Self-Help Africa to support more than 1,000 households in eight refugee settlements and host communities in the northern Adjumani district.

HarvestPlus is a program of the CGIAR global research partnership for a food secure future and is based at the International Food Policy Research Institute (IFPRI), a CGIAR research center.

Meet the Jew (94) who was saved by the Nazis

By Karin Schimke

THE 94-year-old Salomon Perel, who survived the mass extermination of Jews by donning a Nazi uniform, visited South Africa in mid-February 2020, just when the question of responsibility and apology once again surfaced through former president FW de Klerk's public intransigence on the matter of apartheid being a crime against humanity.

Sally, as he is affectionately known, glides slowly through the grounds of King David School in Linksfield on a muggy midweek morning, his hands clasped behind his back. Children shyly wave at him, or stop him to talk. A tremor of excitement opens before Perel's small entourage leading him to a bench by a cycad where he will wait for his Uber.

The children approach him cautiously—the giggling girls and the bruisers whose white school shirts seem ready to rip at the biceps. Around his tiny old frame, a crowd gathers, and he welcomes it, smiling and nodding.

The questions the children ask are sweet and curious, and he answers them in his careful English, or in Hebrew, which the Hebrew teacher translates. One of the questions prompts him to take his wallet from his inside jacket pocket and extract two photographs: one of a young woman with golden hair whose name is Leni, the other of a boy in the uniform of a Nazi schoolboy whose name, at that point in history, was Joseph.

Perel was born in Germany in 1925, a Jew on a continent gripped with anti-Semitism that would find its peak expression in the mass genocide of Jews by the Nazi party under the leadership of Adolf Hitler.

When Salomon was 14, his family, who had already fled Germany for Poland, was about to be transported to the ghetto in Lodz, and his mother and father felt that he and his older brother needed to flee east, towards Russia, away from the German invasion.

His father's parting message was "remain true to yourself always". His mother's parting message was "stay alive".

In order to fulfil his mother's command, he had to suppress his father's. When faced with German officers commanding Jews in a group that had been rounded up in Grodno, Poland to step forward, Sally—who had ended up alone in an orphanage in which he'd been exposed to and had embraced a Komsomol education - shakily buried his papers in the sand using the heel of his shoe. When asked whether he was Jewish, he declared, in perfect German, that he was an ethnic German, a Volksdeutsche. For reasons he has never understood, the soldiers believed him without requiring him, like other men in the group who denied their Jewishness, to drop his pants so that they could see whether he was circumcised.

When asked what his name was, he said the first German name that came into his head: "Josef".

When the soldiers discovered that he was fluent in Polish and Russian, he was welcomed into their unit, given a uniform and employed as a translator.

He marched with these Germans all the way to the outskirts of Moscow. His nickname among his fellows was Jupp and he was well-loved, also by the unit's leader, who announced one day that he was going to adopt Jupp, whose German parents, they all believed, had been killed by the Bolsheviks. Jupp was sent to Germany to attend an elite school for the Hitler Youth.

His relief at being alive and his fear of discovery was an internal war between Nazi and Jew inside - a kind of "intrapersonal Stockholm syndrome". In all those years, Sally managed to hide his circumcision in spite of operating in a unit at the Eastern front and in spite of being in a boarding school with Jew-hating boys, and



Solomon Perel aka Sally or Shlomo Perel, 94 is an Israeli author and motivational speaker. He escaped the Nazi death camps by joining the Hitler youth while hiding his Jewish identity. File photo

in spite of falling in love with Leni, a German girl who, like all the other young people, was steeped in the national socialism of the day and openly despised Jews.

When the war was over, Sally was reunited with his brother, who'd been freed from the concentration camp at Dachau. Together, they made their way to Palestine. His mother, father and sister did not survive the war.

For 40 years, no one except this brother knew that Sally had survived the war "in the skin of the enemy", he told Maverick Citizen. "My brother told me when we were reunited that he did not care how I'd survived the war, only that I had survived it. But he warned me never to tell anyone, because no one would believe me."

So for 40 years, Perel threw himself into his new life. He and his brother owned a zip factory in Tel Aviv. He married. He brought up two sons. Then, in 1985, he had a heart attack - and an epiphany.

"I was still in hospital and I said to my wife: I have something I need to tell the world." Not even she knew that her husband had once been in the Hitler Youth. For six months, Perel wrote.

The story flowed out of him easily. The relief was enormous. To have it out: to bring together the two parts of himself: the triumphant survivor and the self-loathing Jew. Jupp and Sally. The sheep in wolf's clothing.

"That Hitler Youth, he was me. He is still in me. And I love him, because he saved me - me! Sally Perel! - with his Swastika. My life was saved by the Nazis. This is the absurdity. The Nazis saved my life. My survival of the war is not just traumatic. It is highly problematic."

Perel's book Europa Europa was published in 1989. A movie by the same name, directed by Agnieszka Holland, was released in 1991, grossing \$5.5-million in the United States. It won the Golden Globe Award for Best Foreign Language Film and was nominated for the Academy Award for Best Adapted Screenplay. It was expected to be nominated for a Best Foreign Language Film at the Oscars, but Germany did not submit it. Perel tells me that this non-submission was the result of hefty internal debate with the film jury. The movie, some on the jury said, would stir up feelings of guilt and shame in Germans. And anyway, said others, who's to say Perel's story is true?

"So Der Spiegel and Stern did investigations, and traced some of my old friends from the school," Perel says. His story was verified by a number of people he'd known at the school for Hitler Youth.

Since 1985, Perel has met not only one of his teachers from the school - who was genuinely glad to see his old student and who cried when Perel told him he was Jewish - but old friends and even his great first love, Leni, a fervent supporter of Hitler's war against the Jews.

How does this work, I ask him, in the relationships between people who are, or were intimately bonded to one another, but were turned into enemies through complicated social and political circumstances? How does contrition and forgiveness work?

And how did all his friends react when they found out he was Jewish? Did anyone ever say sorry?

"That's a question," he exclaims. "No. No one ever apologised to me."

He said they were willing to admit that Hitler had done "bad things with the Jews", but that was the furthest they would go. Sally sees his Nazi friends from back then as co-victims of an appalling system of oppression and manipulation, of a culture war, and of persistent, sophisticated brainwashing.

He too was brainwashed, he says, sitting through the endless classes in which "science" was proffered to justify the rejection of non-Aryans and which led to mass genocide of which the boys, at that point, were unaware.

So when Perel sees his friends - many of them dead now - they share the good memories, he says, and although he doesn't avoid the topic of the evil of Hitler's Germany, he sees no point in pushing them on the matter.

"We had good times. We had girlfriends. We had outings. Summer sport. Winter sport. We share these memories. The Nazis gave their youth the best they could and I benefitted.

There were 800 of us in that school. We had light aircraft, motorcycles, we went marching through the city singing, we were given entertainment. We ate well. Free clothing. Of course, it was wonderful!"

On the surface, it was wonderful. But it was a precarious and frightening existence during the war years, and for decades after the war, there was the lonely battle to carry on with normal life as though he was just another normal survivor.

Nightmares? "Oh yes," he says. "To this day. Writing the book didn't make them go away."

Since he wrote his book, Perel has travelled all over Europe and Israel telling his story. He has been to the United States and by the time he turns 95 in April 2020, ironically one day after Hitler's birthday, he will have travelled to Japan, South Africa and to Germany again in this year alone. Yet, he seems both undaunted by his schedule, and unfazed by answering the same questions over and over again by awe-struck audiences.

He was brought to South Africa by Indra Wussow of the Sylt Foundation, who, as a German, has had a lifetime interest in the relationship between perpetrators and victims of oppression, in transformation, reconciliation, identity and how the arts can help facilitate conversations around shame, guilt, contrition and restitution. The foundation's latest project is called "Diverse People Remember", which uses storytelling as an approach to trauma and reconciliation, and she invited Perel here as part of this project.

Together with Tali Nates of the Johannesburg Holocaust and Genocide Centre, and the Goethe Institute, she brought him over for a week of meetings with other Holocaust survivors, with school children and with storytelling groups.

Why is it important for him to tell this story? To keep answering the same questions over and over again from his various audiences?

Agencies

PUBLIC NOTICE

CHANGES TO OUR TARIFF GUIDE

Dear customer,
NBC management would like to inform you that there will be some changes to the tariff guide for the below listed services effective from 29th March 2020. All other charges not shown below will remain the same.

SERVICE NAME	NEW CHARGES			
	TZS	USD	EUR	GBP
1 Individual CA Maintenance fee	1,800.00	N/A	N/A	N/A
2 Fasta Account Minimum balance	5,000.00	N/A	N/A	N/A
3 Adhoc statement request (CH220), Chanua, Students, Malengo and Transactional saving	15,000.00	3.10	2.80	2.40
4 Adhoc statement request (CH220) Private / Privilege Banking/ La Riba	15,000.00	3.10	2.80	2.40
5 Adhoc statement request (CH220) All other saving accounts	15,000.00	3.10	2.80	2.40
6 Agency Banking Balance Enquiry	600.00	N/A	N/A	N/A
7 Agency Banking Cash Withdraw SC	0 - 49,999 charges 1,200, 50,000 - 99,999 charges 1,800, 100,000 - 299,999 charges 3,000, 300,000 - 499,999 charges 4,500, 500,000 - 1,500,000 charges 6,000	N/A	N/A	N/A
8 All Digital Channels; Fund Transfers to unbanked customers (Cardless/Cash Popote)	1,000 - 9,999 charges 800 10,000 - 49,999 charges 3,000 50,000 - 99,999 charges 4,000 100,000 - 299,999 charges 4,900 300,000 - 1,500,000 charges 9,000	N/A	N/A	N/A
9 ATM Balance Enquiry	600.00	N/A	N/A	N/A
10 ATM Balance Inquiry To Non NBC	1,000.00	USD equiv	N/A	N/A
11 ATM card Re issuance/ replacement; Lost Platinum card	30,000.00	15.00	N/A	N/A
12 ATM card Re issuance/ replacement; Lost / Physical damage standard card	15,000.00	6.00	6.00	5.00
13 ATM Cash Withdrawal International	5000 + 1.5% of Amount	N/A	N/A	N/A
14 ATM Inquiry (Mini Statement)	750.00	N/A	N/A	N/A
15 Bill Payment Mobile Channels	1,000.00	N/A	N/A	N/A
16 BIR Funds Transfer To Wallet	0 - 9,999 charges 800 10,000 - 49,999 charges 3,000 50,000 - 99,999 charges 4,000 100,000 - 299,999 charges 4,900 300,000 - 1,500,000 charges 9,000	N/A	N/A	N/A
17 Cash Withdrawal over the Counter - All other Accounts	6,000 (up to 20M, above is 0.12% Max 200,000)	1.7% of the value Min 5	1.7% of the value Min 5	1.7% of the value Min 5
18 Cash Withdrawal over the Counter - Private Banking/La Riba Private Banking	Free (up to 50M, above is 0.15% Max 200,000)	Free	Free	Free
19 Cash Withdrawal over the Counter - Privilege/La riba privilege	1200 (up to 20M, above is 0.15% Max 200,000)		1.5% value Min 5	
20 FT Intra Bank Mobile Channel	590.00		N/A	
21 Internal Fund Transfer	1,000.00		N/A	
22 International ATM, Balance Enquiry	1,500.00	0.6	N/A	N/A
23 Ledger Fee per entry	1,000.00	0.71	0.71	0.71
24 Minimum Balance - Pure save	10,000.00		N/A	
25 Minimum Balance - Individual Current account	10,000.00		N/A	
26 Minimum Balance - All Other Product	10,000.00		N/A	
27 Minimum Balance - Business Account	100,000.00	50.00	50.00	50.00
28 Mobile Banking mini statement	500.00		N/A	
29 Mobile Banking Fund Transfer (NBC To NBC)	1,000.00		N/A	
30 Quarterly Debit Card Fee - All Other Product	4,000.00	2.5	N/A	
31 Quarterly Debit Card Fee - Privilege and Private Banking / La Riba	7,500.00	5.3		
32 Salary Processing; Salary Upload per entry (Manual)	3,000.00		N/A	
33 Adhoc Statement older than 2007 (CH700) Business a/c	100,000.00	40		
34 Adhoc Statement older than 2007 (CH700) - Other Saving accounts (excluding malengo, student, chanua,la riba, transactional savings)	26,000.00	10.00	10.00	10.00
35 Inward LORO transfer to Local Banks (TISS Charge Inclusive)	0.39% Min 25,000 Max 350,000	0.39% Min 10 Max 142	N/A	N/A
36 Fund Transfer Outward Remittances (IT) (Inclusive of Swift charges exclusive of overseas charges)	N/A	45	USD Equivalent	USD Equivalent
37 Life insurance embedded with Retrenchment Cover	0.763% for the tenor of the loan		N/A	
38 Group Loans - Processing/Arrangement/Appraisal Fee	Between 1.5% to 2% of the loan		N/A	
39 Group Loans - Unpaid Loan Installment	5% of the amount in arrears		N/A	
40 Retail Lending Rate - Base/Prime Lending Rate	17%		N/A	
41 Retail Overdraft - Processing/Arrangement/ Appraisal Fee	2% of the facility fee		N/A	
42 Overdrawn account Interest Charges	5% above given rate		5% above given rate	
43 Pensioners loan credit life insurance fee	0.64% of the tenor of the loan		N/A	
44 Fasta Account - ATM Cash Withdrawal	1,200.00	N/A	N/A	N/A
45 ATM Self Service	Free	Free	Free	Free
46 La Riba Private/Privilege Dormant account fee	Free	Free	Free	Free
47 Savings Account- Dormant account fee	Free	Free	Free	Free
48 Business accounts- Dormant account fee	Free	Free	Free	Free
49 Early repayment - Personal loans	10% of outstanding loan amount on the settlement date.		N/A	
50 Mortgage - Valuation Cost	0.2% of property value		N/A	
51 Pensioners Loan Fees and Charges - Administration fees	1% of Loan Amount		N/A	
52 Early repayment - Mortgage	3 month interest + Outstanding loan amount on the settlement date		N/A	
53 Outward Documentary bills for collections (OFBC); Document handling commission	N/A	0.71% Min 100 Max 300	0.71% Min 90 Max 270	0.71% Min 75 Max 230
54 Inward Documentary bills for collections (IFBC); Document handling commission	N/A	0.71% Min 100 Max 250	0.71% Min 90 Max 220	0.71% Min 75 Max 190
55 Inward Documentary bills for collections (IFBC); Bill Discounted Handling Commission	N/A	0.35% Min 100 Max 500	0.35% Min 90 Max 450	0.35% Min 75 Max 380
56 Guarantees ; Issuance commission (per quarter)	1.28%, min 620,000	1.28%, Min 270	1.28%, Min 240	1.28%, Min 200
57 Guarantees; Amendment fee per quarter on the tenor extended or amount increased	1.28%, min 620,000	1.28%, Min 270	1.28%, Min 240	1.28%, Min 200
58 Guarantees: Other amendments	299,000.00	130.00	117.00	96.00
59 Unpaid cheque for Private / Privilege Banking / La Riba	1.45% Min 150,000 Max 300,000	1.45% Min 100 Max 200	88.50	88.50
60 Balance Inquiry over the Counter	1,000.00	0.50	0.50	0.50

The Bank for a Working Nation



US report on climate change projects worse conditions for Africa

By Faith Ikade

A REPORT by the National Security, Military and Intelligence Panel at the non-partisan Centre for Climate and Security shows that climate change could be a major threat to national security and global stability. It was also stated that it could come rapidly, destabilizing countries around the world.

In the next three decades, when faced with a situation of low warming, countries

would have to provide a means of maintaining national and global security. Countries could be faced with higher temperatures of between 1.8 and 7 degrees Fahrenheit and higher warnings could be disastrous and irreversible, posing as a global security risk.

Sherri Goodman, senior strategist and advisory board member for the centre and former deputy undersecretary of defence for environmental security in

a comment said: "The assessment is clear that climate change is a pressing risk to national and global security, and will evolve to become a severe and systemic threat the more we allow global temperatures to rise." He went further to say that "the panel's analysis shows that no region of the world will be left unaffected, and climate impacts will interact in dangerous ways in even near-term, lower levels of warming."

According to the Intergovernmental Panel on Climate Change forecast, there will be a global temperature rise of 2.5 to 10 degrees Fahrenheit over the next century. Warming will be lower in some areas than others, but scientists agree that the pattern will continue unless steps are taken to curb greenhouse gas emissions.

African countries are the most vulnerable to climate change disasters, as temperature could increase from 1.8 to 3.6 degrees Fahrenheit by the middle of the century. This could lead to loss of livelihoods for rural dwellers, increased diseases, displacement and limited resources.

During the Sixth Africa Regional Forum on Sustainable Development (ARFSD) in Victoria Falls on Tuesday, Zimbabwe's President Emmerson Mnangagwa said Africa pollutes less compared to other global countries but was the most affected. The disaster that occurred in 2019 which was caused by tropical Cyclone Idai and affected Mozambique, Zimbabwe and Malawi, is a reminder that Africa remains the most vulnerable continent as far as climate change mitigation is concerned.

The effects of climate change include food insecurity, lack of electricity, a declining economy, drought, water scarcity, pest invasion and violence.

However, this can be prevented by putting an end to greenhouse gas emissions, building climate-proof infrastructure and systems, taking part in the Paris Agreement and integrating climate change considerations into U.S. security planning to take actions.

The US is planning on withdrawing from the Paris Agreement, which is a major issue of concern. In order for African countries to be able to combat climate change and adapt to its ef-

fects, countries need to follow the Paris Agreement.

The Paris Agreement brings all nations into a common cause to undertake ambitious efforts to combat climate change and adapt to its effects, with enhanced support to assist developing countries to do so.

"Though we are facing unprecedented risks from climate change, as the report shows, we also possess unprecedented foresight about those risks," said Francesco Femia and Caitlin Werrell, co-founders and directors of research for the centre's Council on Strategic Risks.

AU endorses Adesina as AfDB president for the second term

ABIDJAN

THE Executive Council of the African Union has supported Dr Akinwumi Adesina's candidacy for a second term as president of the African Development Bank.

The decision was taken during the thirty-sixth Ordinary Session of the AU Executive Council, held during the AU Summit in Addis Ababa, Ethiopia, 6-7 February 2020.

Adesina (pictured) was elected to his first term as president by the Bank's Board of Governors at its Annual Meetings in Abidjan on 28 May 2015. He is the eighth President of

the African Development Bank Group and the first Nigerian in the post.

During his first term, the Bank's shareholders approved a landmark \$115 billion capital increase in late October. The increase in the capital base, from \$93 billion to \$208 billion, signaled strong support from the Board of Governors in the continent's foremost financial institution.

Adesina is a renowned development economist who has held a number of high-profile international positions, including the Rockefeller Foundation, and as Nigeria's Minister of Agriculture and Rural Development from 2011 to 2015.

The African Union Executive Council comprises 55 ministers of foreign affairs representing the member states of the African Union.

In December 2019, the Economic Community of West African States (ECOWAS) also endorsed Adesina for a second term as Bank's chief. The election will again take place at the Bank's Annual Meetings in May in Abidjan.



Dr Mwele Ntuli Malecela (L), director of the Department of Control of Neglected Tropical Diseases at the World Health Organisation headquarters in Geneva, speaks at a stakeholders meeting on the 2021-2030 NTDs Road Map in Dar es Salaam yesterday. Photo: Correspondent Kenneth Simbaya

TBS appeals to SMEs to go for regional markets

By Correspondent Felix Andrew

SMALL and Medium Enterprises (SMEs) have been urged to improve their merchandizes to compete in local and regional competitive markets.

Kongwa District Administrative Secretary Audiphace Mushi made the call yesterday when opening awareness training to sunflower processors and food and drugs traders held at Kibaigwa Township. The one-day event was organised by Tanzania Bureau of Standards (TBS).

Mushi encouraged entrepreneurs to use the training opportunities to understand various issues such as procedures and legal matters so as to become good ambassadors upon completion of the training.

"The current government wants us to follow procedures in order to avoid various problems, this training should act as a catalyst in order to reach many SMEs," he said, adding that they are supposed to be inquisitive so as to gain much.

He also insisted participants to be good ambassadors of Tanzania Bureau of Standards (TBS) and the training since quality and standards are of necessity in this world.

He said TBS has made a good decision to organise

such training at Kibaigwa township since the area is famous in sunflower and maize production and it was the first time for the organisation to conduct such an event.

Earlier, welcoming the guest of honour, the Research and Training Manager of TBS Hamisi Sudi, said training is one of main responsibility of the organisation which are aimed at bringing common understanding with producers in issues regarding to standards.

Sudi said during the financial year 2019/2020, the organisation has conducted similar awareness training in Western Zone which included districts of Kibondo, Kigoma, Kasulu and Katavi. He said Lake Zone training was conducted in Bukoba, Geita, Bariadi and Kahama districts.

At the moment, such trainings have been conducted in Central Zone in Iramba, Singida, Manyoni, Kondo, Kongwa and Doda.

He said more trainings will be conducted later this year in Southern Highland Zone and Northern Zone.

The training on standards involves various stakeholders such as those from Small Industries Development Organisation (SIDO), health, business and community development officers from the targeted area.

Deputy minister satisfied with road project implementation in Ilemela municipality

By Guardian Reporter, Ilemela

DEPUTY Minister of State in the President's Office (Regional Administration and Local Government -RALG) Jo-

sephat Kandege has aired his satisfaction with the work on road projects implemented by Tanzania Rural and Urban Roads Agency (TARURA) in Ilemela Municipality Mwanza city.

He revealed this during his inspection tour of various development projects in Mwanza Region saying the achievements attained in the municipality especially the road projects are a result of

great cooperation between TARURA experts and Municipal officials.

He stressed that the road infrastructures when completed should be taken care of and directed respective of-

officials to ensure the roads are cleaned from time to time.

TARURA manager for Ilemela Municipality Eng Clement Kihinga said the roads constructed under the Tanzania Strategic Cities Project (TSP)

have been a great achievement as they will improve the living standards of the wanananchi and also called upon them to take great care of them.

An Ilemela A resident Issa

Shabani in the past transportation was a big challenge due to poor state of the roads. But after the completion of Kiseke-Busweru road economic gains for many wanananchi are now discernible.

MUST, SIDO and agreement on students' field allocation, attachment

By Correspondent Beatrice Philemon

FIELD attachment provides an opportunity to improve students' competencies thus making them relevant to community development challenges and help universities to produce practically oriented graduates meeting the required job-related competences of future employers.

The Small Industries Development Organization (SIDO) Director General Prof Sylvester Mpandujai (pictured) spoke on how a five-year Memorandum of Understanding (MoU) between SIDO and the Mbeya University of Science and Technology (MUST) will enhance the country's industrialization agenda and provide an avenue for knowledge institutions to get experience of industrial services.

Through a five-year MoU agreement, MUST's graduates will put into practice what they have learned in school to improve their knowledge, come up with new technologies suitable for entrepreneurs, in accordance with the projects they have to become good innovators in the fields in which they seek to innovate.

SIDO has decided to sign MoU with the MUST administration after discovering that graduates in higher learning institutions across the country normally conduct research, come up with new technologies responding to social challenges or entrepreneurs, but they remain in shelves.

During the MoU implementation, graduates from MUST will do field attachment at SIDO Technology Development Centres (TDCs) and Technology Cum Production Centers (TPCs), being encouraged and facilitated to undertake field/research works and projects at SIDO offices," he says.

Also staff from SIDO and MUST will assist in supervising students and accord access to the necessary facilities, with emphasis given to collaborative applied research and consultancy. Training for entrepreneurs, students and staff in the field of science, technology and management is equally pivotal.

Also SIDO will support graduates who have innovative and creative industrial idea for commercialization, wishing to establish small industries in accordance with experience and expertise they have, along with providing loan services to them.

"If we will perceive that the technologies innovated by graduates during



their field attachment are suitable for Tanzanians to use, SIDO will take it for massive production and supply it to SMEs," he elaborated.

Furthermore collaborative research programs and projects will be identified and mutually agreed upon during meetings of the parties and they will be implemented according to given priorities.

The DG says the collaboration aims at fostering application of knowledge from the university in order to enhance the country's industrialization agenda and provide an avenue for knowledge institutions to obtain experience of industrial services from SMEs to improve the delivery of education.

"As SIDO we expressed gratitude to MUST for collaborating with us because in this collaboration MUST has the potential in promoting research and consultancy for industrial development in various fields," he stated. SIDO is experienced and has the po-

tential in industrial development support through the SMEs sector with capability of technology development and transfer, business development, training, marketing and financial support services, he specified.

The collaborating parties will initially develop projects in areas of training, research, consultancy and development activities in agreed areas. They will initially focus on supporting and nurturing innovative ideas through incubation programs, training, applied research and consultancy programs, innovation in SMEs products, technology and technological processes.

Other areas include sharing of expertise and experiences, soliciting funds for collaborative projects, sharing of facilities from each party as needs arise along with students field placement.

Furthermore gender equality will feature among the guiding principles in all activities of the collaboration project, he asserted. "For graduates who have innovative and creative industrial ideas, SIDO will allocate them to

e-incubation centre to develop their ideas in accordance with graduate projects or needs," he says.

The SIDO Business and Technology Incubator Programme aims at improving growth chances and the rate of survival of small and medium enterprises.

The strategies used to achieve these objectives are intended to support innovative entrepreneurs, start-ups and existing ones at the earliest stage of technological entrepreneurship. They also seek to assist them in implementing the development of their innovative ideas by nurturing them to productive business enterprises.

There is also a wish to optimize the capacity utilization of available infrastructure facilities like buildings, professional skills available to support entrepreneurs to emerge and grow.

The DG says that specific services offered under the programme include modular working premises according to the client need, plus access to technology. Access to financial services, marketing facilitation and product development support directly or through linkages with other technology development institutions is also offered.

Other aspects of what the programme offers include technical assistances, communication and information services through access to modern ICT facilities and programme targets for group beneficiaries.

Elaborating on SIDO responsibilities, the director says during implementation, SIDO will provide SMEs related trainings on business management and technical skills as per the MoU.

SIDO will support MUST graduates who will be having new, innovative and industrial related business ideas through its incubation program as well as share with MUST facilities and experts (staff) as needs arise during execution of collaborative projects.

Furthermore SIDO will support MUST students' projects through use of available innovation systems like cluster, incubation, TDCs and TPCs.

SIDO in collaboration with MUST shall jointly organize exhi-

bitions and other related events to promote Industrialization in view of SIDO and MUST services.

Also SIDO in collaboration with MUST shall seek funding from various funders to support collaborative projects as well as jointly organize exhibitions and other related events to promote industrialization in view of SIDO and MUST services.

Highlighting on MUST responsibilities, he said MUST will recommend graduate students with potential business ideas for incubation at SIDO as well as be part of the selection team for final business ideas for incubation.

MUST shall similarly request students' field placements to SIDO, allocate students and conduct supervision, along with sharing with SIDO facilities and experts as needs arise during execution of collaborative projects.

MUST shall lead applied research and consultancy activities in implementing collaborative projects and will allocate students with projects to work with SIDO clusters, incubation, TDCs and TPCs.

Furthermore SIDO in collaboration with SIDO will seek funding from various funders to support collaborative projects and jointly organize exhibitions and other related events to promote industrialization in view of SIDO and MUST services.

Emphasizing on sharing of expertise and experiences, he says the parties will facilitate movement of members of staff to each other for industry related consultancy, training and research work as needs arise from either of the two parties.

"The party that initiates the visit will meet expenses of the visit while the host party will accord the visiting staff the necessary assistance and access to its facilities," he explained.

On student field placement, students from MUST will be encouraged and facilitated to undertake field/research works and projects at SIDO.

"Staff from both SIDO and MUST will assist in supervising students and accord access to the necessary facilities," the director underlined.

Parties will send each other proposals concerning the topics, persons involved and periods of specific field placement/visit within a reasonable time frame.

Highlighting on MUST, he says MUST was established by Act of Parliament No. 7 of 2005 as a public academic institution with expertise in different areas of science and technology based on its strategic mandate (teaching, research and consultancy).

"With various training programs from Diploma to PhD level, the university has various training infrastructures including classrooms, lecture theaters, library, workshops and laboratories.

MUST has potentials in research areas conducted by staff as well as projects developed by students for their graduations that could be developed into innovative products or services.

The university through the Centre for Innovation and Technology Transfer (CITT) formulated the department of Innovation and Incubation and Entrepreneurship and Business Management'.

Similarly, MUST has resourceful expertise and infrastructure in the area of Information and Communication Technology (ICT) and this is the area where many young entrepreneurs and innovators are looking for support.

The Small Industries Development Organization (SIDO) is a parastatal organization established by Act of Parliament No. 28 of 1973. The organization is mandated to plan, coordinate, promote and offer every form of services to small and medium enterprises (SMEs).

The responsibility of the organization includes facilitating entrepreneurship development and offering extension services, promote technology development and industrialization, assist in obtaining marketing, investment and financial services.

Currently SIDO operates in 25 regions and operates seven Technology Development Centres (TDCs) in Arusha, Kilimanjaro, Shinyanga, Kigoma, Mbeya, Lindi and Iringa. It also has four Training Cum Production Centers (TPCs) in Dar es Salaam, Singida, Dodoma and Mwanza.

Sahel militaries need better governance to face terror threat

By HASSANE KONÉ

TERROR attacks on soldiers in Sahel states are raising questions about these armies' ability to withstand extremist threats and protect their populations. A total of 271 soldiers have died in recent attacks on military camps in Chinagodar and Inatès in Niger, Indélimeane and Boulkessi in Mali, and Koutougou in Burkina Faso - the Liptako-Gourma region (see map below).

Many others have been wounded, and vital equipment has been stolen. According to the United Nations, more than 4 000 deaths in total due to violent extremism were reported in Niger, Mali and Burkina Faso in 2019, compared to 770 in 2016.

How are violent extremists managing to continue these attacks? Why are these armies under-equipped and ill-prepared to deal with this asymmetric threat? Countries are spending massive

portions of their budgets on their defence and security sectors - what is going wrong?

The answers are multifaceted. Military governance, and not merely a lack of resources, is a major problem affecting the uniformed corps in most Sahelian countries. Each year, parliaments approve substantial security and defence budgets for the operation of the forces and the purchase of military equipment.

According to the Stockholm International Peace Research Institute, in 2018 Mali's military expenditure amounted to US\$495 million, Burkina Faso's was US\$312 million, Chad's was US\$232 million, Niger's was US\$229 million and Mauritania's stood at US\$159 million. In the cases of Mali in 2015 and Burkina Faso in 2017, military programming laws - establishing multi-year planning of state spending on the armed forces - have been adopted to fill gaps and regenerate these weakened forces.

Countries spend massive portions of their budg-



Fraud and favouritism have left the region's defence and security forces to ill-equipped to fight off terrorism. File photo

ets on defence and security - what is going wrong?

However, under the pretext of the need for security, the management of this funding is not transparent. Financial operations generally follow procedures that allow public procurement standards to be circumvented. Misappropriation of funds in the procurement of military equipment in Mali is often reported. Similarly, human resources administration in the Sahelian armies (recruitment, posting and promotion) doesn't always meet the criteria of transparency and competence.

These practices implicitly exempt defence and security institutions from control and audit practices. The management of resources allocated to them falls outside the scope of public bodies dedicated to intervention and oversight. These bodies often lack the latitude to verify whether these institutions (army, gendarmerie and police) comply with management rules.

In each country, a general inspectorate of the armed forces is set up to monitor the operational capabilities of the forces, their level of preparedness, and the administrative and financial management of their resources. But this structure doesn't always have the inde-

pendence to execute the missions it is assigned.

General inspections of armies in the five Sahelian countries are only symbolic. They exercise their prerogatives on an ad hoc basis and on instruction by their supervisors. However they could play an essential role alongside the other actors in the democratic control of the security and defence forces (parliaments, courts of account, military justice courts, codes of ethics and professional conduct, civil society, and the media).

Sahel armies continue to prepare their units for conventional conflicts instead of terrorist threats

This lack of control has encouraged embezzlement, favouritism and discrimination, which has negatively affected the operational capacity and effectiveness of the defence and security forces.

The acquisition of equipment, recruitment and training isn't always in line with what is needed. The armies of Burkina Faso, Mali and Niger continue to prepare and equip their units for conventional conflicts instead of adapting them to the terrorist threat that is rampant in the region.

Soldiers' training remains more focused on

conventional combat, and materiel purchases favour heavy equipment (armour and artillery guns). But asymmetric warfare - which is how terrorist attacks are described - requires well trained and agile special forces, an effective intelligence strategy and efficient civil-military action.

Bad governance is one of the main causes of the failure of defence systems in most Sahel countries, which are struggling to cope with their terror threats. States need effective mechanisms for the democratic control of their defence and security forces. Successful security sector transformation that involves a complete change in how the sector is governed could help achieve this.

Budgetary matters and procedures for managing materiel and human resources must be properly audited to ensure compliance with the requirements of good governance. Active and effective inspections would improve the management of resources, maintain a good level of force preparedness, enhance operational capabilities and raise staff morale. It would also help preserve the national character of the armed forces in an environment weakened by growing insecurity. **Agencies**

THE GUARDIAN SIMPLE WORD FIT // THE GUARDIAN CROSSWORD =059=

WORD FIT

IN this puzzle you have no clues, only a list of words that all fit into the grid. The Guardian have given you a head start.

WORD FIT SOLUTIONS

3. Letter word: IRE, NOR, ARI,
4. Letter word: IDES, GENS, ROAD, STUD, FAIL, MANY
5. Letter word: TEASE, LOESS, GRIEF, EVADE, VIGOR, AEGIS, TOMBS, MAYOR, STEER, SLAVE
7. Letter word: GRENADE, DENSITY, TRAINEE
8. Letter word: IDEOLOGY

CROSSWORD

Clues: Across

1. Large pink wading bird (8)
2. Past tense of feed (3)
3. The first residence of humankind (4)
11 "One who struggles with God" (6)
12. Encourage somebody (5)
14. Mountain in northwestern Turkey (3)
15. Soul (6)
16. Capital city of Cyprus (7)
19. Elevated railroads (3)
20. Make picture (4)
21. Tourist resort in southeastern Florida (5)
24. Largest country in East Africa (8)
26. Bend under weight (3)
27. Been (3)
28. Public room for relaxing (6)
29. Lake in southeastern Africa (5)
31. Somebody in charge (4)
33. Try hard (6) 34. Stake (4)

Down:

1. Somebody emotionally close (6)
2. Referred as "the dark continent" (6)
3. Grassy field (6)
4. Opinions (5)
5. Not locked (4)
6. Capital of Myanmar in 1531 (4)
7. Punitive (5)
10. Hemispherical roof (4)
13. Berlin is the Capital and largest city (7)
15. Agony (4)
17. Contract picture area (4,3)
18. Picture (5)
22. South Africa in apartheid era (6)
23. Meeting in south africa (6)
24. Label (3) 25. Stop (5)
26. crawling organism with shell (5)
30. Set of words sung (4)
32. Put. place (3)

ALAF CHIEF FORESEES SUSTAINED GROWTH OF CONSTRUCTION INDUSTRY DUE TO INDUSTRIALISATION

By Property Watch Reporter

INDUSTRIALIZATION as being implemented by President John Magufuli's administration is the force behind rapid growth of the construction industry and its contribution to gross domestic product.

ALAF's Civil Engineer, Erick Sumary said in Dar es Salaam this week while unveiling a pre-engineered building solution technology that reduce construction time and cost, that the construction industry will continue to rapidly grow for many years to come.

Engineer Sumary said the pre-engineered building solution known as Saf-Build is targeting investors keen in single pre-engineered building spaces such as factories, warehouses, storage facilities, and industrial plants.

"To reduce operations costs, Saf-Build is designed and detailed on SafDesign, a design and analysis software that speedily automates a customer's journey from idea to full project detailing within minutes, anchored on a stringent, world-class design code that factors superior parameters to applicable local standards," he noted.

He said pre-engineered building solutions have revolutionized the construction industry by meeting the demand for innovative, cost-effective and fast-paced construction of modern infrastructure.

"With a projected growth in the pre-engineered buildings market, we have introduced Saf-Build to cater for consumers seeking cost-effective and environmentally friendly solutions. We are exploring significant investments in the technology as an upgrade to the local steel prefabs rather than their replacement," he added.

A report by TechSci Research valued the global pre-engineered building market at around US \$13 billion and forecasted it to grow at a compound annual growth rate of over 11 percent to reach around US \$25 billion by 2024.



ALAF projects and sales manager, Shailesh Tripathy (gesturing) briefs stakeholders on Saf-Build pre-engineering building solution during its launch in Dar es Salaam earlier this week. Photo courtesy of ALAF

Saf-Build integrates other Alaf's building solutions including various roofing and wall cladding profiles and flashing elements, underlay SaffTherm heat barrier-membranes, Cleardek polycarbonate translucent sheets, on-wall louvres and roof-mounted rotary ventilators.

ALAF shall liaise with the project consultants to avail all technical details required at both the design and implementation

phases of the project and further offer erection supervision at site to ensure quality and design standards are met, he said.

Sumary added the new technology means departing from the market norm of conventional heavy, hot-rolled steel construction that is slower, laborious and often prone to site rework. "The Saf-Build customer; fabricators and end-users alike, shall enjoy

a fully factory-engineered yet customized solution," the ALAF Civil Engineer noted.

The galvanized steel structural members take out the headache of manual corrosion-treatment of steel and by using lighter, higher tensile-strength members, the technology yields a reduced overall building weight that does not require heavy handling machinery without compromise of strength.

ALAF is a member of SAFAL Group, the largest steel roofing company in Africa. Formerly known as Aluminium Africa Limited, ALAF was established in 1960 and is the leading steel roofing manufacturer and building solution provider in the country. ALAF has its headquarters in Dar es Salaam with branches in four key regions of Arusha, Dodoma, Mbeya and Mwanza.

Mboweni budgets for new home buyers too

CAPE TOWN

Finance Minister Tito Mboweni even managed to pull something out of his #Budget2020 hat for South Africa's bumbling-along residential property sector.

His announcement that the zero-duty threshold on transfer duty for properties has increased to the R1 million mark has been welcomed by the residential property sector. The previous zero-transfer duty threshold, in force since 2017, was R900 000.

"To support the property market, the threshold for transfer duties is adjusted," said Mboweni during his budget speech in Cape Town on Wednesday. "Property costing R1 million or less will no longer be subject to transfer duty."

While moving the threshold by R100 000 may seem small, buyers of homes beyond the R1 million mark also stand to benefit. "It's also great news for those wanting to purchase for more than R1 million because you will save, for example, R17 000 in transfer fees on a R2.5 million home," points out Mike Greeff, CEO of Greeff Christie's International Real Estate.

"The biggest news for the property industry is that the threshold for transfer duties has been adjusted.... This is welcome news for all because it makes buying property more affordable."

Ripple effect

Dr Andrew Golding, chief executive of the Pam Golding Property group, says the increase in the threshold provides "a very positive incentive" not only for first-time home buyers, but also for others seeking affordably-priced homes.

"This sector represents a key driver in the current market. It will help stimulate property transactions in this price band, increasing volumes and creating a ripple effect across the market in general - which will in turn benefit government income generation."

"Encouragingly, one of the primary beneficiaries of the 2020 budget is [the] first-time homeowner," says Golding. He adds that according to home loan originator ooba, the average age of first-time buyers in South Africa is 34.

"One of the key positives for the local housing market is the demographic dividend of a young population, with approximately two thirds of the current population under the age of 34. While first-time buyers currently account for approximately half of all mortgages currently facilitated by ooba, affordability has tended to dampen potential demand."

He says the 2020 budget goes some way towards addressing this by lifting the transfer threshold, adding that the average price paid for a home by first-time buyers broke the R1 million barrier for the first time at the beginning of the year - averaging R1 001 275 in January 2020.

Both Greeff and Golding noted the success of government's Help to Buy scheme, which Mboweni highlighted in his budget speech. "Working with the financial sector, a pilot of the Help to Buy scheme has supported over 2 000 families to buy their own homes," said Mboweni.

"For every R1 subsidy provided by government, the scheme crowds in R8 from the private sector. In a single year [2019], the Help to Buy scheme has supported nearly R1 billion in new lending," he added. "This is significant as the number of homeowners has increased," says Greeff. "And it is only expected to increase further throughout the year."

Rwanda eyes \$1m to promote green building technologies

KIGALI

Rwanda is one of the ten countries that are competing for an award of \$1 million under the 'Million Cool Roofs Challenge'-a global competition to accelerate access to affordable, sustainable cooling through rapid deployment of cool roof materials for residential, municipal, and commercial buildings.

The competition is an initiative of the Kigali Cooling Efficiency Programme and other programmes. Kigali Cooling Efficiency Programme was set up after Kigali Amendment of the Montreal Protocol was ratified in 2016 in order to help developing countries transition to energy-efficient, climate-friendly, and affordable cooling solutions. It entered into force on 1st January 2019.

Under the Kigali Amendment, countries committed to cut the production and consumption of hydro-fluorocarbons (HFCs) - potent greenhouse gases used in refrigeration and air conditioning - by more than 80 percent over the next 30 years. This effort has the potential to avoid up to 0.4° C of global warming by the end of the century.

The contesting countries for \$1 million award include Rwanda, Kenya, South Africa, Niger, Senegal, and Cote d'Ivoire, Mexico, Bangladesh, Indonesia and Philippines. According to Haruna Nshimiyimana, the Division Manager of Housing Regulations and Standards at Rwanda Housing Authority (RHA), if Rwanda gets the award in the beginning of 2021, the part of this sum will be used to support the "National Green Urbanization Centre of Excellence" that will be established soon to promote green building technologies.

The centre is one of EDPRS 2 deliverables, he said, and the Centre will increase the level of green investment and environmentally sustainable urban development that exploits green economic opportunities, green innovation in the industrial and private sector.



Construction goes on at Mwenge Mwisho where a main bus station for Dar es Salaam Rapid Transit buses and a four-kilometre six lane highway. File photo.

Three-storey 'Machinga' business complex coming up at Mwenge

By Francis Kajubi

EVICTED vendors and shop owners at Mwenge Village CCM commercial plot in Dar es Salaam will be given priority when a three-storey commercial building is erected in the area alongside the bus rapid transit main station.

Kijitonyama CCM Chairman who owned the area until the demolition recently, Harold Maruma said all evictees who were tenants of the ruling party have been regis-

tered and will be given priority once the building is completed later this year.

"Contrary to what the public is being told, the legitimate evictees who don't exceed 50 will get premises in the new building," Maruma said noting that most of the petty traders had no formal premises and were told to leave the area last year to pave way for construction of the BRT station.

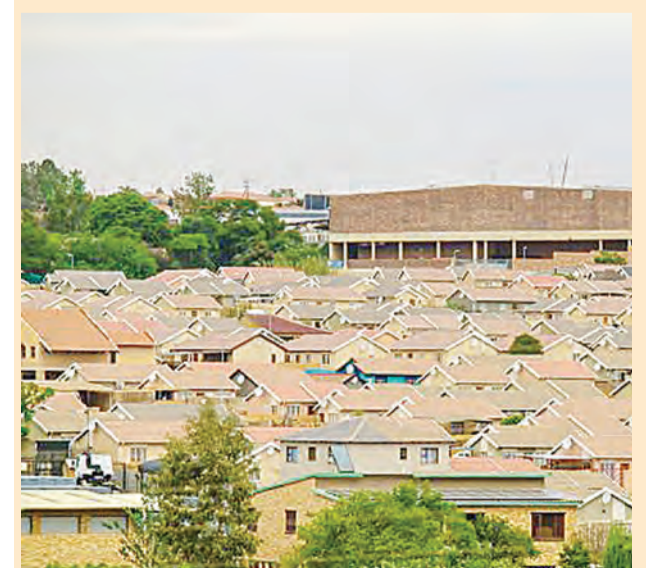
According to him, construction work of the building will commence anytime

from now as Kinondoni municipality is finalizing procurement processes of contractors and other service providers. He asserted that about 300 traders were operating in the area sharing rented rooms as the area became a business boom while thousands more were illegitimate.

"No single trader has suffered destruction of their property because we communicated to them about the project since early last year," he added while adding

that the likely contractor will be SUMA JKT who won the tender as per reports from Executive Director's office in Kinondoni.

Reached to comment on the latest developments, Kinondoni District Commissioner, Daniel Chongolo did not pick up his phone nor return text messages till press time yesterday. Chongolo has promise to give the ruling party an alternative plot for their offices, according to Kijitonyama CCM officials.



A housing estate of property costing R1m or less which will no longer be subject to transfer duty as per finance minister Tito Mboweni's budget.

NBC SETS SIGHTS ON TAILOR-MADE PRODUCTS TARGETING ARTISANAL MINERS

By Property Watch Reporter

In a bid to address challenges facing artisanal miners, National Bank of Commerce is considering to come up with innovative products and services targeting the group.

Speaking on the sidelines of the bank's sponsored mineral and mining investment conference held in Dar es Salaam this week, NBC's Treasury and Markets Sales Dealer, Emmanuel Gasirabo said the bank will hire its innovative aptitude to craft products tailored to cater for specific needs of artisanal and small-scale miners.

"The conference has been very fruitful, not just to the miners but also to NBC which performs banking functions," Gasirabo said. He noted that following fresh insight into the sector, NBC has positioned itself properly in a bid to take an active role in enhancing growth of the mining sector.

"As bankers we have discovered enormous needs among small and medium scale miners. We have taken their shortcomings into account and we are genuinely convinced there is need to hold dialogue with them and map out ways of addressing their



Artisanal miners in Geita region. File photo.

challenges," he added.

Elaborating further, Gasirabo pointed out that apart from most of the bank's mainstream products which go to help middle and large-

scale miners, plans ongoing to innovate and come out with tailored products that cater for small scale miners needs.

"At NBC we value input of mining

sector to the economy and are keen to see the sector get access to, and profitably use quality formal banking services," he stressed adding that the bank values the whole min-

ing industry value chain from small-scale miners to dealers and mineral processors.

He advised miners to use NBC corporate and investment portfolio that provides short and long-term investment financing for machinery and other investment related to mining, as the service category overcomes capital inadequacy which is among constraints in the mining sector.

The banker also called on mining sector players to use NBC to settle all their government dues, because the bank is an agent of the government electronic payment solution (GePG), which is available countrywide at its branches but also NBC mobile platform dubbed, 'NBC kiganjani.'

On her part, NBC Marketing Manager, Alina Kimaryo said the bank is cognizant of the fact that the mining sector includes small-scale miners, a group falling within the scope of NBC-Business club network.

"I call upon stakeholders in the mining sector to join NBC Business clubs through our branches all over the country in order to access free business consultancy services, training on business skills, and other banking services at no charge," Kimaryo noted.

African Construction, Totally Concrete Expo to focus on Africa's 4IR readiness

JOHANNESBURG

The 2020 African Construction and Totally Concrete Expo, set for 9 to 11 June, will focus on transformation in the construction industry and its adaptation to the fourth industrial revolution (4IR).

Says Johan van Wyk, commercial director of the African Construction and Totally Concrete Expo: "With the recent introduction of 4IR technologies, built assets are changing and impacting the entire construction value chain. In fact, a study published in the International Journal of Architectural, Civil and Construction Sciences, titled 'Construction 4.0: The future of the construction industry in South Africa,' found that adopting 4IR technology in the construction industry will not only improve the performance of the industry regarding cost and time savings, but will also create sustainable buildings.

"With 4IR, the built industry has the opportunity to leapfrog to more efficient production, successful business models and competitive value chains. What all this tells me is that digitising Africa's construction industry, from inception all the way through to facilities management, will make it more attractive to potential investors and, in turn, boost its contribution to GDP."

African Smart Cities Summit The event's Stakeholder Engagement Forum, taking place on 10 June under this year's theme of 'Building Africa's 4IR Readiness', will examine how the built environment will thrive in the 4IR, based on the progress thus far, and discussions will highlight how today's projects should be planned, designed, operated and decommissioned.

Also on the agenda is the fourth African Smart Cities Summit, taking place 9 to 12 June, which will unpack how smarter cities can mitigate urban African challenges, provide a roadmap for the public and private sector to work together on supporting smart city transition and look to various smart city projects for lessons learnt, challenges faced and solutions developed.

Simiyu RC urges NMB Bank to boost lending to cotton farmers, ginneries

By Property Watch Reporter, Simiyu

CREDIT to cotton farmers and ginnery owners should be boosted in the country so that earnings for both the state and private sector should also increase as government targets middle income cum semi-industrialised status by 2025.

Simiyu Regional Commissioner, Anthony Mtaka said this week during a stakeholders meeting presided over by Minister of State in PMO responsible for investment, Angellah Kairuki that NMB should also ensure that all cotton farmer are paid their dues through their accounts next season.

"The bank should speed up the exercise of opening accounts for farmers because the season is approaching and we want all payments to be done through the bank," Mtaka said while stressing that the government has already issued a directive to that effect.

NMB's Western Zone Manager, Sospeter Magesse said they are already on course and target to open bank accounts for 300,000 farmers countrywide this year who will include Simiyu cotton farmers.

"Currently we have already



A ginnery in Simiyu Region, file photo

dispatched teams of officials to recruit the farmers from their homes in rural villages," Magesse said noting that they want to make sure that before the season starts all farmers should have bank accounts through which their payment will be made as directed by the govern-

ment. He pointed out that NMB is sure that by June this year when the cotton season starts, all cotton farmers will have a bank account. "As a bank we have continued to back government efforts to improve farming in the country by assisting farm-

ers especially those cultivating strategic crops such as cotton, cashew nuts, coffee, tobacco and food crops," he added.

The NMB Zone Manager further said the bank also lends to private investors to establish agro-processing factories as part of support

to the agriculture value chain and the government's development blue print which focuses on industrialization.

"I urge businesspeople to make use of the bank because it is truly a local bank with 30 percent belonging to Treasury," Magesse noted.



Majid Al Futtaim Group's City Centre Almaza project in Egypt, which opened last year. File photo

Egypt and new markets underpin Majid Al Futtaim growth despite challenges

ABU DHABI

Earnings at Dubai's Majid Al Futtaim Group edged up 1 per cent in 2019 despite tough market conditions as the company benefited from double-digit sales growth in Egypt and moves into new markets.

Earnings before interest, tax, depreciation and amortisation increased to Dh4.6 billion as group revenue also rose 1 per cent to Dh35.2bn. The contribution from the company's Egyptian operations to overall earnings increased to 9 per cent of the total, from 6 per cent in the prior year, chief executive Alain Bejjani told The National.

"Add to that the very big expansion we're having in Saudi Arabia on the Vox Cinema side — we now have about 80 per cent market share there and excellent performance," he said. The company's retail segment, its biggest business line that includes the regional franchise of France's hypermarket Carrefour, reported sales growth of 1 per cent to Dh28.1bn, as earnings climbed 2 per cent to Dh1.4bn.

Retail was helped by the opening of 12 new hypermarkets and 30 supermarkets last year, with expansion in Egypt a particular focus. The company also opened its first Carrefour in Uganda in December, and is opening its first stores in Uzbekistan this year. Mr Bejjani said the firm will continue to expand into East Africa and Central Asia this year.

"We don't have specific markets to announce yet, but we will pursue [these] during the year," he said. Carrefour's online business grew 600 per cent across the Middle East and North Africa last year, and comprises about 1.5 per cent of the retailer's total regional sale, Mr Bejjani.

The Majid Al Futtaim Ventures business reported strong growth last year, due in large part to the push of Vox Cinemas into Saudi Arabia, following lifting of restrictions in 2018. Ventures recorded a 30 per cent increase in Ebitda to Dh416m, as revenue rose 17 per cent to Dh2.8 billion. The company opened 78 new screens in the kingdom last year bringing the total to 82 — a number it is set to double this year, Mr Bejjani said, as it pushes ahead with a target to operate 600 screens in the market.

"Cinemas is a big driver of growth. That is something for us that is sustainable," he said. "2020 will see us also in Saudi Arabia opening in three new secondary cities. Geographical diversification is important so we're not only present in the main cities but also in secondary cities," Mr Bejjani.

Revenue in the properties division declined, however, by 1 per cent to Dh4.6bn with Ebitda remaining flat at Dh3bn. Although footfall was up 4 per cent to 200 million and the frequency rates of visitors to its properties remains "very high by global standards" at 93 per cent, there is a more negative sentiment with customers being more cautious on spending, Mr Bejjani said.

Despite this there are signs of "green shoots" that point to a recovery, with the company recently selling out the 300-unit first phase of its Tlal Al Ghaf project in Dubai — a Dh14bn, 3 million square metre scheme of 6,500 homes due to be delivered over the next 10 years.

CONSTRUCTION

CAPITALAND ADDS £129M UK BIZ PARK TO EUROPEAN PORTFOLIO

LONDON

Capitaland has agreed to acquire a business park in the UK for £129 million (\$168 million), as Southeast Asia's largest real estate group boosts its portfolio in post-Brexit Britain.

The Singapore property giant said that its acquisition of the Arlington Business Park, once completed, will bring its European assets under management to \$4.8 billion (\$3.4 billion), including 39 industrial or business parks and eight Citadines serviced apartments in the UK.

The announcement came the same day that the company released its 2019 financial results, which showed profits after tax and minority interest of \$2.1 billion - up 21 percent from the previous year.

Investing in developed markets "The acquisition of Arlington Business Park is part of Capitaland's plan to increase our investments in developed markets such as Europe, Japan and the USA," said Capitaland Group's Singapore and international president, Jason Leow.

Capitaland Group's Jason Leow said the company plans to increase

investments in developed markets. Leow noted that Capitaland's strengthened presence in Europe will allow the company to "maintain a balanced portfolio between emerging and developed markets." Based on the combined net leasable area of 367,000 square feet (34,095 square metres) across the eleven office campus, Capitaland is paying £351 per square foot for its latest UK business park.

Located on the outskirts of Reading in the southeast of England, the 1980s-era development occupies a 15 acre (6 hectare) site 60 kilometres west of London on the M4 motorway. Property consultancy Savills predicted in its UK cross-sector outlook report released last month that office rental growth in Reading would grow 1.6 percent over the next three years, while rents in London would climb 4.5 percent.

Logistics Forum 2020 The developer indicated that, having completed its \$11 billion acquisition of Ascendas-Singbridge last July, it expects to make use of expertise and assets gained through that deal to develop new investment opportunities in Europe, including through this latest UK deal.

"We can leverage this deep experience and our strong network of tenants to value add to Arlington Business Park," said Leow. The senior executive added that Capitaland would look at the option of spinning off sets of its European assets into investment vehicles or partnerships as the company builds its portfolio in the region.

Modernising a dated asset The seller is a joint venture between UK private equity firm Patron Capital and London-based property asset manager APAM, which had acquired the business park in 2015 for £72 million.

After buying the asset, the APAM-Patron Capital JV carried out a rolling programme of upgrades, including new landscaping, upgrading the F&B offerings and fitness, setting up a floating meeting room on the park's lake and putting in place an events programme for tenants.

Occupied by a range of tech, media and other multinationals, including Amazon, NTT Group and Honda, the business park's occupancy stands at 77 percent with a weighted average lease expiry (WALE) of five years.

Betting on Britain post-Brexit Capitaland said in its statement



Arlington Business Park.

that it was targeting the UK's regional business park sector as investors regain confidence in the market following Britain's formal exit from

the EU. "With increased clarity post-Brexit, the acquisition is timely as general business sentiment has improved," said Capitaland Interna-

tion's CEO Gerald Yong, who went on to say that the UK "offers strong fundamentals such as a resilient economy and transparency."

Young women drive demand for Philippines property

MANILA

Demand for property in the Philippines is being driven mainly by young people, with women more active in the market than men, according to a new survey.

The majority (43.95 per cent) of those seeking homes in the country were in the 25-34 year-old age bracket, according to the 2020 outlook by real estate portal Lamudi and consultancy Colliers International. Most of those making enquiries about properties (61.4 per cent) and those searching on the site (55.62 per cent) were female.

Condominiums were the most popular property type searched for by renters, but for those looking to buy, houses were the most popular search item. "Overseas Filipino Workers continue to play a major role in fuelling the growth of the country's property market," Lamudi's report said, adding that in the first five months of 2019 the total amount of cash remittances from overseas workers increased by 4.1 per cent, to \$13.7bn.

"About 78 per cent of remittances during the period [were] from the United States, Saudi Arabia, UAE, Singapore, Japan, UK, Qatar and Canada," the report said. OFWs tend to favour high-end and mid-end condominiums, with population growth and the migration from rural to urban areas continues to fuel demand for both residential and commercial real estate, it added.

Colliers projects that 15,610 new homes will be built in 2020, outpacing the annual average of 10,700 between 2016-18, although it flags challenges in terms of a shortage in construction workers, as



The Makati central business district in Manila.

well as uncertainty brought about by proposed tax reforms. Spending on infrastructure is forecast to increase to 5.7 per cent of GDP this year, and the increased spend will also see more urban townships being created, driving up residential

and office supply.

"All the construction underway, however, has posed a problem in Metro Manila in the form of unbearable traffic jams. Until train lines, expressways, and subways are completed within 2022 to 2025, the major business

districts Makati CBD, Ortigas Center, Fort Bonifacio, and the Bay Area will experience heavy traffic, which has spurred the decision of developers to build co-living residential places near business hubs," the report said.

Developers are also build-

ing building co-living spaces near universities. Office space is also set to grow by about one million square metres, with net take-up of 960,000 square metres forecast, meaning vacancy rates will edge up to 6.2 per cent by the end of the year.

Increased property demand is also driving up land prices, which Colliers estimates will reach 950,000 Philippine pesos per square metre in the Makati central business district this year - a 22 per cent year-on-year increase.

Investcorp makes \$164m addition to US property portfolio

NEW YORK

Bahrain-based alternative asset manager Investcorp invested \$164 million to acquire two properties in the US as it continues adding to its portfolio of real estate investments in the country.

Through its real estate team in the US, Investcorp bought two residential properties in south Florida as it builds on its US multifamily portfolio, the company said on Monday.

"Over the last several years, we have been actively building our US multifamily real estate portfolio by targeting properties in strategic locations that enable us to capitalise on the secular trend toward renting rather than home ownership," said Yusef Al Yusef, head of the Gulf institutional clients group at Investcorp.

"The purchase of these properties in the attractive south Florida market aligns with our defined investment strategy of targeting strong cash flow generating assets that we believe are positioned to generate consistent returns while providing upside potential." The Manama-listed Investcorp ranked as the second-biggest international buyer of US multifamily properties in 2019, according to Real Capital Analytics.

Multifamily property portfolios represent the largest part of Investcorp's global real estate portfolio, with an approximate value of \$2.3 billion. The portfolio is made up of 18 buildings containing more than 14,000 units in 15 markets. Since inception, the value of Investcorp's real estate investments have totalled more than \$18bn across about 800 properties.

The purchase of the two apartment properties in south Florida provides Investcorp with a 95 per cent occupied portfolio of 836 units. The properties are in neighbourhoods with a number of retail and entertainment attractions and are close to downtown Fort Lauderdale and south Florida's employment hubs.

"The south Florida metropolitan area benefits from a strong, growing and diversified economy with a lower unemployment rate and higher job growth expectations compared to the US national average," Investcorp said.

The Bahraini company, which counts Mubadala Investment Company as its biggest shareholder, said in November it bought a portfolio of 126 industrial properties in the US for \$800m. The transaction represents the biggest real estate acquisition by the company at the time.

Established in 1982, Investcorp is one of the oldest Middle East alternative asset managers with \$31.1bn of assets under management as of December 31, 2019, according to its half-year accounts. Last year, Investcorp entered into a partnership with Dock Square Capital - a company founded by former Florida governor Jeb Bush - to expand its business in the US.

Qatar to build world's first mobile stadium on shores of the Gulf

DOHA

Qatar is set to build the world's first mobile stadium that can be dismantled, moved and reassembled; ahead of the FIFA World Cup in 2022. Once completed, the 40,000-seater dubbed the Ras Abu Aboud Stadium will be one of the most unique stadiums on the planet. It will not only be innovative, but it will also have a remarkable

design.

It will be constructed using shipping containers, seats that can be removed and other modular "building blocks." After the world cup, its parts will be used in other sporting or non-sporting projects, setting a new standard in sustainability and introducing bold new ideas in tournament legacy planning.

Set to be located on the shores of the Gulf, looking across to Doha's

beautiful West Bay skyline, Ras Abu Aboud Stadium will be an incredulous venue for matches up to the quarter-finals of the tournament. Following the World Cup's conclusion, the stadium will be dismantled and will eventually make way for a waterfront development for local people to enjoy.

Low construction cost The strategy used for this project will mean that fewer building materials will be required than in

traditional stadium building, helping to keep construction costs down. This is not the first sustainable project Qatar is coming up with in preparation for the world cup, the Al Thumama Stadium is a project that is also expected to have reusable utilities.

Fenwick Iribarren Architects are the visionaries behind this venue's splendid design. Excavations are already complete and the venue's foundations are filled with reinforced

concrete. Works on drainage networks and other utilities have begun. In the meantime, the shipping containers that will become the arena's "building blocks" are being put together. As well as providing invaluable infrastructure to sporting projects far and wide, Ras Abu Aboud Stadium will also give global stadium developers and tournament planners a fine example to follow.



Cardi B

Castle Lite unlocks Cardi B in Africa this June

JOHANNESBURG

AFRICA's biggest supporter of Hip-Hop culture, Castle Lite, has sent chills throughout the continent as they revealed that ground-breaking rapper, Cardi B, will headline this year's Unlocks experience.

Set to perform at the TicketPro Dome in Johannesburg, South Africa on June 12, 2020, Cardi B is one of the most sought-after voices in global Hip-Hop yielding a Grammy award and a world record for the Most Simultaneous Billboard US Hot R&B/Hip-Hop Top 10 entries by a female.

This year, Castle Lite is proud to have her headline the Unlocks experience as it celebrates its 10th year.

This is a big year for Castle Lite Unlocks as the brand not only celebrates a decade of making a bigger contribution to African Hip-Hop than any other brand, but also a decade of having given local fans of the genre, a once-in-a-lifetime opportunity to see their favourite chart-topping stars such as Drake, J Cole, Chance the Rapper, Kanye West, Travis Scott, Post Malone, and Meek Mill.

And now Cardi B's performance marks a triumphant 10-year anniversary of the Unlocks experience.

"Castle Lite prides itself in not only being a market leader in the beer category, but also in our commitment to making a positive contribution to African Hip-Hop cul-

ture. We couldn't be more excited to reveal the multi-award winning Press hit-maker, Cardi B as this year's headliner," said Castle Lite Brand Director, Silke Bucker.

The brand made the big reveal on Thursday, 20 February after having given loyal Castle Lite Unlocks fans an exclusive first dibs at Early Bird tickets to the 2020 experience. The internet was a buzz with news of Unlocks 2020 tickets being sold from as little as R50.

Devoted fans of the Castle Lite Unlocks movement purchased their Early Bird tickets prior to finding out who this year's headlining act would be. This dynamic pricing model gives our consumers the ultimate opportunity to experience Castle Lite Unlocks for a fraction of the regular cost while relying on the concert's reputation to bring the biggest stars in the world to South Africa.

The campaign saw tickets at each phase selling in a record-breaking 10 seconds and sky-rocketing www.castlelite.co.za to the fourth most visited site in the world by number of visits and is now the most visited site in Africa.

At any given moment, 10s of thousands of Hip-Hop lovers camped on the site in hopes to snatch one of the Early Bird tickets.

Consumers who missed out on this feast of Early Bird tickets can purchase their concert package deals at their full retail price starting at R690 from www.castlelite.co.za as of Friday, 21 February 2020.

Leonard scores 24 points, Clippers top Suns 102-92

PHOENIX

REGGIE Jackson's 3-pointer early in the fourth quarter gave the Los Angeles Clippers a double-digit lead. Teammate Marcus Morris hit another 3 with 45 seconds left that helped fend off a final Phoenix rally and secure the win.

The two newest Clippers had big moments in their team's 102-92 victory over the Suns on Wednesday night. As the games get more important heading into the final months, Clippers coach Doc Rivers says it won't be the last time they're needed.

"They're both going to win at least one playoff game each for us," Rivers said. "You just know that. You know how the games are going to go. We're going to need a big shot here or there, and one or both of them will make one."

Kawhi Leonard led the Clippers with 24 points and 14 rebounds while Morris finished with 18. Jackson had 12 points off the bench and made 4 of 6 shots, including 2 of 4 from 3-point range.

Los Angeles won its second straight game, bouncing back from a tough stretch that included its only three-game losing streak of the season. The Clippers are still working to piece together their upgraded playing rotation, which includes the recently acquired Morris and Jackson.

Their newfound depth was on display in Phoenix. The Clippers used 10 players and all of them played at least 16 minutes. Leonard was the only one who had to play more than 30 minutes.

"We're just trying to be on the same page right now," Leonard said. "It's only been two games that we've won, so it's nothing too huge. We've got to keep going."

The Clippers led by as many as 15 points during the third quarter before settling for a 76-66 advantage going into the fourth. The Suns never cut the deficit to less than seven in the final quarter.

It was a disappointing start to a six-game homestand for Phoenix, which is among several teams fighting for the eighth and final playoff spot in the West. Memphis



Memphis Grizzlies' Josh Jackson (20) goes up for a shot as Houston Rockets' Jeff Green (32) defends during the first half of an NBA basketball game Wednesday, Feb. 26, 2020, in Houston. Rockets rout Grizzlies 140-112. (AP Photo)

is at No. 8 right now, but Portland, San Antonio, New Orleans, Sacramento and Phoenix are all within five games.

Deandre Ayton led the Suns with 25 points and 17 rebounds. All-Star guard Devin Booker had a rough night, scoring 14 points on 5-of-19 shooting. Phoenix shot just 39% from the field and Leonard's defense on Booker was crucial.

"He's amazing with his reach, his hands, his foot movement," Rivers said. "He's very smart and extremely strong. I thought that set the tone for us for sure."

Booker came into Wednesday averaging 26.3 points.

"I've been in this situation where you feel like you can't put a rock in the ocean and tonight I felt like they were good shots," Booker said. "A lot of open shots, maybe too open, but that's part of the game. It's a make or miss league at the end of the day and if you're not making shots, it's tough to win."

Phoenix led for most of the first half, but the Clippers rallied for a 54-49 lead at the break. Leonard had 12 points for the Clippers, while Ayton led the Suns with 14.

Meanwhile, in Cleveland, the Philadelphia 76ers suddenly have a lot more to worry about than their poor road record or playoff seeding.

Their star players are getting hurt.

Joel Embiid left Wednesday night's 108-94 loss to the Cleveland Cavaliers with a sprained left shoulder in the first quarter and didn't return. The All-Star center scored three points in 8 minutes.

The 76ers, already playing without All-Star guard Ben Simmons, never led against the team with the worst record in the Eastern Conference and fell to 9-21 on the road.

Embiid had his left arm in a sling and was in visible discomfort following the game. He declined to talk to reporters and had an equipment manager carry his backpack out of the locker room, where the quiet atmosphere summed up the team's mood.

The Sixers are fifth in the conference. Coach Brett Brown said he didn't know how long Embiid, who scored a career-high 49 points Monday against Atlanta, will be sidelined.

"I'm really unsure," Brown said. "It's not coach-speak, but this is part of the NBA landscape. That's why you try to accumulate talent and depth."

Al Horford said his team had a difficult time adjusting without Embiid, who averages 23.8 points and 12 rebounds.

"Obviously, we play through him and once he was out, we didn't really know what was next," said Horford, who scored 10 points. "We didn't quite know how to play. We have to figure out how to play without him."

Embiid collided with Cavaliers center Ante Zizic while being fouled late in the first quarter. The 7-footer held his shoulder in obvious pain but stayed in the game and missed both free throws.

The Sixers pulled Embiid at the next time stoppage and he walked to the locker room while rubbing his shoulder. He briefly returned to the bench in the second quarter, but went back for more evaluation and treatment. At halftime, Embiid rejoined his teammates on the bench with a wrap on his injured shoulder.

AP



Arusha resident, Francis Mrema (L), who won the SportPesa Jackpot bonus, is presented with a dummy cheque of 28,782,468/- by Tarimba Abbas, SportPesa Tanzania's Board of Directors' Chairman, in Dar es Salaam yesterday. Mrema received cash prize from the gaming firm when he placed right bets on Jackpot Double Combination. This week's SportPesa Jackpot cash prize totals 219,228,500/- . PHOTO: CORRESPONDENT

Sharapova retires from tennis at age 32 with 5 Slam titles

By HOWARD FENDRICH

MARIA Sharapova was a transcendent star in tennis from the time she was a teenager, someone whose grit and groundstrokes earned her a career Grand Slam and whose off-court success included millions of dollars more in endorsement deals than prize money.

And yet, Sharapova walked away from her sport rather quietly Wednesday at the age of 32, ending a career that featured five major championships, time at No. 1 in the WTA rankings, a 15-month doping ban and plenty of problems with her right shoulder.

There was no goodbye tournament,

no last moment in the spotlight, for someone so used to garnering so much attention for so long, with or without a racket in hand.

"I've been pretty good in the past, balancing my time with my sponsors with my time with my priority. At the end of the day, what I love doing is competing, and that's where my heart is at: on center court," Sharapova said in a 2006 interview with The Associated Press right before that year's U.S. Open.

"There are a couple of sides of me," she said then. "There's the Maria that's a tennis player. There's the Maria that is a normal girl. And there's the Maria who's a businesswoman. And that's where the 'Maria Sharapova

brand' comes into play."

Around that time, she signed a "lifetime" contract with a racket company, a deal that eventually was ended. And two weeks after that, she would win the U.S. Open trophy while wearing an outfit that resembled a sparkly black cocktail dress, part of the "couple of sides" persona she cultivated. Two years later, though, Sharapova missed the tournament at Flushing Meadows because she needed surgery on her shoulder, which has troubled her off and on ever since; she had another operation on that joint in 2019.

She lost the last four matches she played at major tournaments, with first-round exits in her past three ap-

pearances, including at the Australian Open in January. That turned out to be the last match of her career and made her 0-2 this season.

In an essay written for Vanity Fair and Vogue about her decision to retire, posted online Wednesday, Sharapova asks: "How do you leave behind the only life you've ever known?"

She disclosed that she "had a procedure to numb my shoulder to get through the match" a half-hour before walking on court for a first-round exit at last year's U.S. Open, writing: "I share this not to garner pity, but to paint my new reality: My body had become a distraction."

Born in Russia, and "discovered" by

Martina Navratilova at an exhibition event in Moscow, Sharapova moved to Florida as a child and trained at the Nick Bollettieri Tennis Academy.

"We'll miss her, baby. She's very special," Bollettieri told the AP in an interview last year, when Sharapova returned to his academy as she worked her way back from her latest shoulder procedure. "The tour will miss her. ... Always competitive. All business."

Sharapova burst onto the tennis scene at 17 by upsetting Serena Williams to win Wimbledon in 2004. She would beat Williams again at that year's season-ending tour championship to improve to 2-1 against the American – and never won another

one of their matchups, dropping the next 19 in a row.

Powerful at the baseline, and famous for a never-give-up attitude, Sharapova reached No. 1 for the first time at 18 in 2005. After adding her second major trophy at the U.S. Open the following year, she collected an Australian Open title in 2008, and then won the French Open in 2012 and 2014.

Sharapova is one of only six women in the professional era to win each major tennis title at least once. She made 10 Grand Slam finals in all, going 5-5; the last came in 2015 at the Australian Open, where she was the runner-up to Williams.

AP

SPORT

How coronavirus is affecting soccer in Italy

COMPREHENSIVE REPORT, PAGE 19

EATV THURSDAY

MORNING @ 11:00

DADAZ

11:00 DADAZ LIVE
12:00 MPYA
12:30 Bongo Hits
13:00 Mesi Kitoani (r)
13:30 Kuli Za Wana
14:00 Ujenzi (r)
14:30 DK18 Za Maangamizi
15:00 Fungua
15:30 Wagonga Ulimbo (r)
16:00 Ugonje Kids (r)
16:30 #HSHTAG
17:00 SILEKT
17:55 Kurasa
18:00 #News
18:30 Music/Soap
19:30 EATV SAA T
19:45 MADALA
20:00 DADAZ (r)
21:00 Kibachara Zaidi

DADAZ A show that explores social and political issues from a feminine perspective.

eastafrica RADIO

06:00 Supa Breakfast
10:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
15:00 EA Drive
20:00 Kipenga
21:00 The Cruise

88.1FM DAR ES SALAAM

Para swimmers to compete in World Swimming Series

By Correspondent Joseph Mchekadona

TANZANIA plans to send two Paralympic swimmers to the coming World Swimming Series slated for June 18-21 in Germany.

Tuma Dandi, Tanzania Paralympic Committee (TPC) secretary general, said they will send the two athletes to Germany after the earlier plans to send one swimmer to Melbourne, Australia this month had failed to come to fruition due to circumstances beyond TPC control.

Dandi noted another domestic swimmer's trip to Singapore, which was scheduled for May, was canceled by International Paralympic Committee (IPC) due to Corona virus epidemic which has hit some of Asian countries.

The Melbourne and Singapore events were slated to be held from March 14-16 and May 1-3 respectively.

He said the World Swimming Series are aimed at preparing swimmers ahead of the Tokyo Paralympics.

Dandi mentioned the Paralympic swimmers earmarked for the World Series as Amos Boniface Nderwa and Ahmed Khamis Ali, they will be accompanied by coach Ramadhan Namkoveka.

The TPC official said Singapore budget for the two swimmers was \$12,960. He noted TPC is now waiting for the entry package from IPC to start working on the Germany tournament's budget.

"The IPC sent us an invitation for one swimmer to attend the World Series in Melbourne, Australia this month (February 14-16) but due to some circumstances, he did not travel," he disclosed.

"The other Paralympic swimmer was to attend the Singapore event slated for May 1-3, but the event was canceled, now we have written IPC so that at the Germany event they should give us two places."

"We are waiting for the positive response from them, hopefully next week they will send us the entry package which will help us start working on the budget for the Germany trip."

He said if TPC gets the entry package from IPC, the former will make sure that the Paralympic swimmers are in Germany three days earlier so as to attend classification which will run for two days (June 15-17).

The TPC official maintained classification is necessary for all Paralympic swimmers, saying there are 14 classes of classification.

He mentioned them as one to 10, which is for those who are disabled, 11 to 13 for either the blind or visually impaired while class 14 is for those with mental disorders.

"Currently, the country has only one Paralympic swimmer who is classified, namely Gerald Sokolo, so if we will succeed to convince the World Paralympic Swimming Association to allow two local swimmers to compete at the Germany series, Tanzania will have three classified Paralympic swimmers, which is a good development for the country's Para swimming," he said.

He also said the World Swimming Series will give Para swimming fans the opportunity to start following the amazing athletes they will watch compete at the Tokyo Paralympics.

The World Swimming Series started early this month and Tanzania did not attend the first event.

The remaining series will be held in Sheffield in United Kingdom (UK) from April 9-12, Indianapolis in the United States of America (USA) from April 16-18 and in Berlin, Germany from June 18 - 21.

Yanga face Alliance FC test in VPL



Yanga head coach, Luc Eymael (2nd L), instructs his players during a training session, which took place in Dar es Salaam recently as preparation for the Vodacom Premier League. PHOTO: COURTESY OF YANGA

By Correspondent Joseph Mchekadona

THE 2019/2020 Vodacom Premier League action returns this weekend after a break, which aimed at paving for the Azam Sports Federation Cup (ASFC) round of 16 games.

Some of the high profile league matches to be played this weekend include the one pitting fourth-placed Young Africans SC (Yanga) against Mwanza's Alliance FC, which will take place in Dar es Salaam tomorrow.

Yanga have 41 points from 21 games and are coming from recording draw in four games.

They will face Alliance

FC that are placed 13th in the 20-team league's table with 29 points.

Alliance FC are coached by former Yanga player, Fred Felix Minziro, and the coach revealed he is looking for nothing short of a win against his former team.

"It will be difficult game, but we're ready and the good thing is that the morale in the camp is very good. We are looking forward to a good game," he said.

Yanga, through their information officer Hassan Bumbuli, said they are well

prepared for the encounter as their aim is to collect maximum points.

"We know it will be a difficult game, but we are prepared to face them and collect maximum points," he said.

A mouth-watering game, scheduled for tomorrow in Dodoma, will see sixth-placed JKT Tanzania host Azam FC who are placed second with 45 points. JKT Tanzania have 36 points from 23 games.

The only game on Sunday will see league leaders Simba SC entertain KMC FC at the National

Stadium in Dar es Salaam.

Simba have 62 points from 23 games while the visitors are placed 19th with 21 points from 20 matches.

Haruna Harerimana, KMC FC head coach, said they will do their best to win the game.

"On the league standing, we are not in a good place, I have told my players the importance of winning the Sunday game, and everyone knows that if we lose we will put ourselves in a difficult place in the league," he said.

His counterpart, Sven

Vandernbroeck, said they are looking forward to the game.

In other games which will as well be played tomorrow Lipuli FC will entertain Namungo FC in Iringa, Mwadui FC will play host to Coastal Union in Shinyanga, Singida United will welcome Polisi Tanzania in Singida.

Kagera Sugar will be at home facing Tanzania Prisons, Ruvu Shooting will lock horns with Mbao FC in Coast Region, Biashara United will play Mbeya City FC in Mara, while Mtibwa Sugar will host Ndanda FC in Morogoro.



New Kilimanjaro Premium Lager Brand Manager Irene Mutiganzi runs past a Kill Canvas, with the aim of taking a picture, at the canvas's launch at Kilimanjaro Avenue in Moshi on Wednesday. The event aimed at encouraging many residents of Kilimanjaro to take part in the Kilimanjaro Marathon slated for Sunday. PHOTO: COURTESY OF TANZANIA BREWERIES LIMITED

Dar to host 2020 Mapinduzi hockey tourney next month

By Guardian Reporter

HOCKEY players from across Tanzania will have opportunity to put their skills to show, given this year's Mapinduzi Cup is set to be played at Lugalo venue in Dar es Salaam from March 13-15.

Kaushik Doshi, Tanzania Hockey Association (THA) secretary general, pointed out the prestigious tournament, which also serves as the National Club Championship, has received tremendous boost in the form of sponsorship from Reliance Insurance Company and Tata Africa Holdings Ltd.

Doshi noted that the

tournament is open to all clubs, teams, institutions and schools.

"March 5 will be the closing date for the clubs' confirmation to feature in the tournament," he disclosed.

He added all teams which have expressed interest in taking part in the tournament have been informed of the closing date.

Doshi pointed preparations for the competition are in progress.

"The tournament will involve both men and women categories, we will appreciate if we will get more ladies' teams," he disclosed.

He disclosed THA has

appointed coordinators of the event, namely Mnonda Magani and Alice Taabu.

Doshi further said that the national hockey governing body greatly appreciates the sponsors of the tournament for putting their weight behind this year's competition.

"We also acknowledge the kind gesture by Tanzania People's Defense Forces (TPDF) management for providing the Lugalo hockey field for this prestigious tournament," he disclosed.

The THA official pointed out the tournament was earlier expected to be held in January this year but, due

to some technical reasons which also included rains, the event could not take place.

Doshi said the THA therefore decided to host the tournament next month with a view to giving all teams ample time for preparation.

In the previous season's competition, which was held in 2018, Dar Khalsa clinched the top honour, beating rivals, Magereza, on penalties in an exciting final.

Doshi pointed out organizers expect teams from Arusha, Moshi, Tanga, Lindi, Zanzibar and hosts, Dares Salaam, along with a few schools teams, to battle it out in this year's competition.

Kili Marathon 2020 number collection starts in Moshi

By Guardian Reporter

KILIMANJARO Premium Lager Marathon participants have three days left to collect their numbers and register for the Grand Malt 5km Fun Run.

The marathon organizers said the exercise was successful in Dar es Salaam and Arusha where those who registered for the Kilimanjaro Premium Lager 42km and Tigo 21km races took their numbers ready for the events.

The Kilimanjaro Marathon Race Director, John Bayo, said they were expected to be at Keys Hotel in Kilimanjaro yesterday from 12pm-5pm.

They were also set to conduct the exercise at the same center on February 28 from 10am-8pm and February 29 from 9am-5pm.

"This will just be for number collection and registration of the 5km Fun Run since we already closed registration for 42km and 21km races," he said.

He also noted that those who did not manage to collect their race numbers in Dar es Salaam and Arusha can still do so in Moshi.

Meanwhile, Minister for Natural Resources and Tourism, Hamisi Kigwangalla, is expected to be the guest of honour during this year's Kilimanjaro Marathon expected to take place on Sunday.

Bayo said Kigwangalla will be hosted by his counterpart, Minister for Information, Culture, Arts and Sports, Harrison Mwakyembe, as the two look forward to promote sports tourism through the Kilimanjaro Marathon.

"We expect participants from more than 56 countries worldwide hence this is the best platform for the two ministers to promote sports tourism. This is an honour to us and we look forward to a successful event," he disclosed.

Official sponsors for this year's event include Kilimanjaro Premium Lager, TIGO, Grand Malt, Kilimanjaro Water, TPC Limited, Simba Cement, Unilever, Barclays Bank (now Absa Bank Tanzania Limited).

The marathon's official suppliers are Kibo Palace Hotel, Keys Hotel, GardaWorld Security, Precision Air, and CMC Automobiles.

The race will be held at the Moshi Cooperatives University venue on Sunday and will play host to International Association of Athletics federations (IAAF) route measured 42km, 21km and a 5km Fun Run.