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General Election supervisors undergo training



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Arrival of Israeli tourists agents



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TAWA seeks stakeholders' help



# Foreign dignitaries arrive for Mkapa's state funeral



By Guardian Reporter

FOREIGN dignitaries started arriving in the country yesterday for former President Benjamin Mkapa's state funeral, which takes place in Dar es Salaam today. Chief government spokesman Dr Hassan Abbasi said in the city yesterday that those who had confirmed attendance by yesterday afternoon include vice presidents and prime ministers from neighbouring countries and beyond. The Burundian delegation, led by Prime Minister Alain Bunyoni, jetted into the city earlier yesterday ready for the national event slated for Uhuru Stadium. Zimbabwe's Vice President, Constantino Chivenga, is also expected to attend the event. Dr Abbasi said that the day-long event is scheduled to get under way from as early as 7 a.m. with a requiem mass for the departed leader at the Saint Immaculate Catholic

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Tanzania Red Cross attendants come to the help of a mourner who had just paid her last respects to former president Benjamin William Mkapa at Uhuru stadium in Dar es Salaam yesterday. She was among thousands of people who thronged the venue for the solemn event. Photo: Correspondent Jumanne Juma

## Embrace Mkapa's ideals, clerics challenge officials

By Guardian Correspondent, Dodoma

RELIGIOUS leaders in Dodoma Region have appealed to government officials to maintain legacy of the late former president Benjamin Mkapa by emulating

his ideals and completing projects he initiated. Speaking to this paper in separate interviews, the clerics called upon government executives to embrace transparency and open governance styles which were championed by the departed leader. They however urged Tanzanians to read Mkapa's book 'My Life, My Purpose' to continue learning on how to properly lead the public. Evance Chande, retired bishop of the Evangelistic Assemblies of God Tanzania (EAGT) at Ipagala mission in the capital,

## 'Mkapa had great respect for the multiparty system'

By Guardian Reporter, Zanzibar

LEADERS of political parties in Zanzibar have said they will remember and hold in high esteem the late former Union President Benjamin Mkapa. The reason is that during his leadership he respected the multiparty system by building strong foundations that placed Tanzania as a peaceful political landscape. Speaking to this paper, the deputy chairman for Ada-Tadea, Juma Ali Khatib said Mkapa will be remembered as the first president to lead Tanzania under the multiparty system in 1995 and built robust foundations that ensured democracy and equality.

The multiparty system attained great achievements due to Mkapa's adeptness that enabled the country to hold free democratic elections peacefully and without complaints. He said Mkapa played a pivotal role in the revival of the East African Community in 1999 after its collapse in 1977. Chama cha Mapinduzi (CCM) Deputy Secretary General for Zanzibar, Dr Abdallah Juma Sadalla said CCM will always remember former president Mkapa for his courage in building the party to become stronger as a ruling



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## 'Mkapa had great respect for the multiparty system'

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party.

He said the courage instilled great desire among party members that enabled it win various elections, including general elections.

"CCM has been dealt a great blow from the death of former President Benjamin Mkapa... he instilled a winning desire among party members that enabled it sustain its position as the ruling party," he said.

Pemba North Region CCM chairman Mberwa Hamad Mberwa said residents in the island will not forget Mkapa for his efforts in instilling a state of harmony following the political turmoil in the wake of the 2000 elections.

"The political accord among Pembans pushed by former president Mkapa to a large measure assisted in the restoration of a peaceful atmosphere among Pemba residents. This also spurred the return of refugees who had fled to Shimoni area, in Mombasa," he asserted.

On his part AAFP chairman Said Soud called on the public to remain calm and not seek to gain politically during the period of national mourning.

He lauded the late former president for his courage to safeguard the Zanzibar Revolution by being ready to confront anyone who tried to play with it, or undermining the Union.

*"CCM has been dealt a great blow from the death of former President Benjamin Mkapa... he instilled a winning desire among party members that enabled it sustain its position as the ruling party"*



Foreign Affairs and East African Cooperation minister Prof Palamagamba Kabudi (C) welcomes Burundi Prime Minister General Alain Guillaume Bunyoni (R), who had just jetted into Dar es Salaam's Julius Nyerere International Airport yesterday for former president Benjamin Mkapa's funeral. Photo: Guardian Correspondent

# Embrace Mkapa's ideals, clerics challenge officials for Mkapa's state funeral

FROM PAGE 1

said Tanzanians and government officials should consider Mkapa's death as a chance to evaluate themselves on whether they execute their responsibilities in an open, truthful and transparent manner.

"There are so many things that our leaders can learn by reading his book. He was the type of a leader who worked for all Tanzanians despite their religious differences and political affiliations," he said.

Dodoma Regional Sheikh for BAKWATA, Mustapha Rajabu called upon Tanzanians to embrace all the good things that the late Mkapa did during his tenure as Union President.

"Some of the good things he did include proper supervision of the country's economy as well as implementation of construction projects such as roads and the National

Stadium," the cleric affirmed.

The late Mkapa supported various religious groups as he facilitated the construction of the Gaddafi mosque in the still burgeoning capital of Dodoma.

The third phase president will also be remembered as among African leaders who were involved in conflict resolution in several countries in the continent. He was facilitator in the Burundi crisis with support from the United Nations and the African Union, he stated.

The former president was also involved in mediation in Kenya's post-election conciliation efforts in 2008, he pointed out.

He was part of the Panel of Eminent African Personalities, led by former UN Secretary General Kofi Annan, which weighed in after post-election violence following highly disputed results of the December 27, 2007 presidential

election.

Benjamin Mkapa died at a hospital in Dar es Salaam late Thursday July 24th at the age of 81.

He was president of Tanzania from November 1995 to December 2005 and was the first leader elected after the multiparty system was restored in 1992.

The body of the departed leader was being viewed at Uhuru Stadium for three days (from Sunday to today) to allow residents of Dar es Salaam and neighbouring regions to pay their last respects.

A timetable unveiled by Prime Minister Kassim Majaliwa on Friday said the stadium would be open from 9am to noon for public viewing.

Tomorrow, after a final requiem mass, the body will be flown to his home village of Lupaso in Masasi District, Mtwara region for the burial ceremony.

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Church in the city's Upanga suburb, where the former president regularly attended church services.

The government spokesman said details on the foreign leaders' names and the countries they represent would be ascertained as the day wore on, "as the Foreign Affairs and East African Cooperation ministry is finalising all arrangements".

Formal activities at the stadium will start immediately after the former president's body is brought there at around 9 a.m.

Dr Abbasi said that, upon completion of the state funeral, the body would be flown to Nachingwea military airfield in Mtwara Region ready for burial tomorrow at the deceased's home village, Lupaso, in Masasi District.

On Sunday, the late president's family said that he died of cardiac arrest while

receiving treatment for malaria at Dar es Salaam hospital.

Speaking during prayers for the deceased and the viewing of his body on the first of three days designated for residents of Dar es Salaam, family spokesman William Erio said Mkapa first felt unwell on Wednesday last week while at home.

He said that the former president then went to hospital for a check-up and tests carried out showed that he had a bout of malaria.

After the malaria results came out, Erio said, Mkapa was admitted to that city medical facility and was responding well to treatment. On the fateful Thursday, however, he spent the better part of the day watching the proceedings of the nomination primaries for the CCM women's wing that were being broadcast live.

President John Magufuli announced to the nation in a brief televised

appearance past midnight on Friday that Mkapa had succumbed to an illness while undergoing treatment in the city.

Mkapa, who took over the leadership of the country after the first multiparty elections in 1995, is credited with the implementation of economic reforms in Tanzania that kick-started steady growth after decades of socialism from the 1960s to the 1980s and biting effects of structural adjustment programmes in the late 1980s and early 1990s.

He has also been hailed for playing a pivotal role in reconciliation efforts in Africa, cutting out the figure of a towering diplomat of international standing.

The body of he departed leader was being viewed at the Uhuru Stadium for three days (up late yesterday) to allow residents of Dar es Salaam and neighbouring regions to pay their last respects to the departed statesman.



Tundu Lissu (in hat), Deputy Chairman (mainland Tanzania) of the opposition Chadema, in visibly triumphant mood in the midst of the party's supporters shortly after checking out of Dar es Salaam's Julius Nyerere International Airport yestersday. He had just returned home from Belgium after some three years of medical treatment outside Tanzania. Photo: Correspondent Miraji Msala

## Don't work as a routine, NEC urges election supervisors

By Guardian Reporter

THE National Electoral Commission has called upon election supervisors for this year's general elections to avoid working as a routine in order to remove complaints that emerge during elections.

The call was given yesterday by NEC Commissioner Omari Ramadhani Mapuri when opening a three-day training seminar in Dodoma involving 162 supervisors from the Central Zone.

"Election is a process that incorporates various procedures that have to be followed and adhered to, follow these procedures as they are the foundations for a good election that is without complaints," he said.

Mapuri required the supervisors to exchange experiences and discuss better ways to make the election a success.

"You should also discuss on the best

way to tackle various challenges that may arise in various stages of elections, by adhering to ethics and laws and regulations as well as guidelines issued by NEC from time to time," he said.

The NEC Commissioner told the supervisors that they have been trusted and appointed to their posts by NEC as they are capable to do the job.

He also called upon them to ensure they know their geographical work stations and also ensure they work well with their assistants for better results.

Mapuri stressed that they should work together with political parties and other election stakeholders so as to enhance transparency in the elections.

Earlier, the supervisors took oath of allegiance administered by the Dodoma Senior Resident Magistrate Mary Senapee who called upon them to sign their oaths, saying they will be held legally responsible in case they violate their oaths.

By Guardian Correspondent, Arusha

# 'Arrival of Israeli tourist agents will pave way for more tourists'

TOURIST agents from Israel have arrived in Arusha Region to visit the country's national parks and the Ngorongoro Conservation Area Authority (NCAA) to finalise arrangements for bringing groups of tourists from Israel.

After their arrival here yesterday, the agents explained they were satisfied on how Tanzania has mobilised itself including precautionary measures it is taking in providing service to tourists

and other guests.

Speaking to this paper, the representative of Tanzania Tourist Board (TTB) in Arusha Region Esther Solomon said their coming is a result

of appropriate steps being taken by the government in ensuring the safety of incoming tourists.

The tourist agents arrived in the country at the weekend via

Kilimanjaro International Airport (KIA).

Esther said steps being taken by the government under President John Magufuli continue to attract many

guests into Tanzania.

One of the Israeli tourist agents, Shlomo Carmel said their aim was to learn by first tourist attractions in various national parks and later bring

in large groups of tourists within a short time to come.

"We are very happy to see tourism starting again in Tanzania, we see Tanzania just like our home, it is true there are unique attractions that cannot be found anywhere else in the world," he said.

On July 20 this year a group of 45 tourists from various countries, including Swedish Tourism Ambassador, arrived in the country and visited tourist attractions in Tanzania northern tourist circuit.



People to be deployed in Kilimanjaro and Tanga regions as coordinators and supervisors during late October's General Election take an obedience oath at a seminar held in Tanga municipality yesterday. Photo: Correspondent Boniface Gideon

# Chadema supporters throng airport for Lissu's welcome

By Guardian Reporter

HUNDREDS of the main opposition Chadema yesterday thronged the Julius Nyerere International Airport (JNIA) to welcome the party's Vice Chairman, Tundu Lissu who had been living in Belgium since he was shot multiple times by suspected assailants three years ago.

Chadema followers were seen in party attires while chanting and waving party flags as they waited for the arrival of the politician who collected the party's forms for nomination as candidate for presidency in the General Election slated for late October this year.

The former Singida East MP had been undergoing treatment in Belgium following several gunshots he received while in Dodoma in September, 2017.

Prior to his arrival, there have been verbal exchanges between the police force and Chadema, with the former warning the latter against mobilizing people to gather at JNIA with the aim of cheering Lissu's arrival.

"The law requires anyone who wants to mobilize gatherings to notify the police force 48 hours in advance. Chadema wants to organise a country-wide gathering on Monday to cheer Lissu, but they have not followed proper procedures," said the force's spokesperson David Misime.

Police warned against any assembly at the airport for the purpose of welcoming Lissu, who is also one of the presidential aspirants in the forthcoming general elections if he wins the party's nomination for the presidential race.

However, hundreds of the opposition party supporters flocked at the JNIA on Monday afternoon as they sought to cheer the homecoming of their leader who narrowly escaped an assassination attempt in 2017.

In contrary, police allowed them in and contrary to widely-held expectations. There were no any form of confrontation between the opposition party supporters and the law enforcing organs.

The opposition party leaders, Outgoing Arusha Urban Member of Parliament, Godless Lema, Peter Msigwa (Iringa Urban), Joseph Haule (Mikumi) and former Dar es Salaam City Mayor Isaya Mwita hailed the police force for what they termed as 'wisdom'.

Lema said: "I represented other MPs in escorting Lissu to Nairobi after a failed assassination attempt. The situation was terrible. It is a blessing to welcome him back as we witness him walking on his feet."

After a failed assassination attempt in 2017, Lissu was airlifted from Dodoma to a hospital in Nairobi, Kenya before he was transferred to Belgium for specialized treatment.

The outspoken politician doubles as former

Tanganyika Law society (TLS) and ex-Chadema's head for the Legal Affairs department. Through his agent, Lissu was the first cadre of the main opposition party to pick up presidential nomination forms.

He is among 11 cadres who submitted letters expressing their intention of seeking nomination to run for the Union presidency. Others are Isaya Mwita, Dr Maryrose Majige, Lazaro Nyalandu, Gasper Mwanalyela, Neo Simba, Opiyo Nalo, Leonard Manyama and Shaban Msafiri.

On June 8, Lissu outlined

his priorities if elected to the top government position promising to reform the economy, strengthen defence and security, promote multiparty democracy and build consensus.

He said taxation systems would be reformed to reduce lists of tax that have adversely affected businesses and Small and Medium Enterprises (SMEs). Lissu said defence and security organs should become real protectors of the constitution, human rights and freedom of citizens.

## REST IN ETERNAL PEACE

**1938 - 2020**

The Chairman, Board of Directors, Management and Staff of **MAUREL & PROM** express our deepest condolences on the passing of Former President of the United Republic of Tanzania, **Hon. Benjamin William Mkapa**.

He was an outstanding leader, an exemplary diplomat, and a respected peacemaker and advocate of reconciliation; who served with distinction.

Our deepest condolences go to his family, the Government and the people of the United Republic of Tanzania.

**May his soul rest in eternal peace.**

**“The law requires anyone who wants to mobilize gatherings to notify the police force 48 hours in advance. Chadema wants to organise a country-wide gathering on Monday to cheer Lissu, but they have not followed proper procedures”**

The Management and Staff of ETG wish to extend our sincere condolence on the sudden demise of Former **President Benjamin William Mkapa**.

Our thoughts and prayers are with his family, friends, Government and all Tanzanians for this irreparable loss.

He will always be remembered in nurturing the private sector and fostering of Agriculture Sector.

**May his Soul rest in eternal peace.**

**AMEN.**

Mahesh Patel  
Chairman

**BENJAMIN W. MKAPA**  
**1938 - 2020**

# Tears flow at emotional farewell to Mkapa



Former Njombe regional commissioner Christopher ole Sendeka (R) weeps after paying his last respects at Uhuru Stadium yesterday.



Tanga regional commissioner Martine Shigella wipes tears after bidding the former president farewell.



Benjamin Mkapa Foundation workers were among the thousands of people who paid their last respects to the founder former president in Dar es Salaam.



Members of Tanzania Red Cross come to the help of a mourner who passed out in the course of the paying of last respects.



Prominent businessman Rostam Aziz (2nd-R) exchanges greetings with Ambassador Peter Kallaghe when they met at Uhuru Stadium yesterday.



Tanzania's former Ambassador Extraordinary to the United States, Liberata Mulumula (L), also found time to bid former president Mkapa final farewell at Uhuru Stadium in Dar es Salaam yesterday. Photos: Correspondent Anthony Siame



Members of Tanzania People's Defence Forces pay their last respects to the former head of state and Commander-in-Chief. Photo: Correspondent Jumanne Juma



Mourners leave Uhuru Stadium after paying their last respects. Photo: Correspondent Jumanne Juma



Hawa Hussein (L), who was for many years directly engaged in genital mutilation but has since "retired", talks those still perpetrating the practice to abandon it. It was at a public meeting held in Maghojo ward, Singida Region, yesterday. Photo: Correspondent Jumbe Ismail

## DED warns unfaithful supervisors in Tasaf's verification operation

By Guardian Correspondent, Kongwa

LOCAL government officials and ten-cell leaders have been called on to be honest and abide by ethics in the new exercise to verify the targeted poor households under the Tanzania Social Action Fund (TASAF) programme.

This call has been given by the Executive Director of Kongwa District Council Dr Omari Mkulo when he spoke to reporters in his office.

Dr Mkulo told the local government officials and ten-cell leaders that they were important in the exercise to identify poor households to receive government's assistance as they know all residents in their areas, hence if they are not honest they will spoil the government's good intention to help the poor.

He said the exercise is expected to kick off on August 1 this year in the district and they expect to give training

to supervisors thereof before they start their work.

He said in the training the supervisors will be trained on how to work together with local leaders in the areas to identify poor households.

Dr Mkulo said the supervisors will be sworn in and if they violate their oaths they will be made legally responsible.

He said the government had suspended the programme after it was found out there were many people unqualified for TASAF assistance but were paid the money.

He said Kongwa District is well mobilised to ensure the exercise is conducted in time and targets the poor households.

*He said in the training the supervisors will be trained on how to work together with local leaders in the areas to identify poor households*

## TBZ, ZBS sign agreement on cooperation

By Guardian Reporter, Zanzibar

TANZANIA Bureau of Standards (TBS) and Zanzibar Bureau of Standards (ZBS) have signed an agreement to remove obstacles on traders between the Union and Zanzibar government.

Speaking at the signing ceremony held at the weekend at the offices of the Zanzibar Ministry for Trade and Industries, the Minister, Ambassador Amina Salum Ali said the agreement will simplify trade between the two parts of the Union.

She said there are challenges confronting Zanzibar traders in respect of their goods destined to the Mainland including registration of their businesses, the challenges that she said were being worked upon.

Ambassador Amina also said the agreement will act as a key to Zanzibar traders to conduct their businesses without inconveniences.

She said still the two organs harbor differences due to ZBS being young hence she requested TBS to work together with ZBS via various trainings that would enable it to reach TBS' status.

She said the government has already come up with a new policy for industries and cooperation among private institutions for assisting businesses of small entrepreneurs to grow.

TBS Director General Yussuf Abdallah pledged for the growth of the cooperation between the two institutions and ensures trade is conducted without any inconveniences.

ZBS Director General Rahima Ali Bakari said the cooperation will assist in the conduct of trade with Tanzania Mainland and called upon traders to abide by the laws set by the two institutions.

## TAWA appeals to stakeholders to help it out in saving wildlife

By Guardian Correspondent, Morogoro

THE Tanzania Wildlife Authority (TAWA) has appealed to national parks stakeholders to work together with the authority in preserving and protection wildlife for the national interest.

TAWA Conservation Commissioner Mabula Misungwi gave the appeal here yesterday when speaking with various tourism stakeholders at a sitting that reviewed strategies and good community service for good neighbourliness in reserve areas.

Misungwi said TAWA has been making monetary contributions to many development projects for the community surrounding the reserve areas, and stressed on the need of having a plan that would involve them in the control of destructive wildlife in their areas.

He said TAWA will continue to be in the frontline in ensuring the community benefits from the reserve areas surrounding them by assisting them in various development projects including health, education, and provision of clean water.

Gloria Bideberi, a supervisor of TAWA Good Neighbourliness Department said money sent by tourism stakeholders for the period of 2017-2020 totaled 4bn/- that was spent in various community development projects.

Some of TAWA stakeholders have called upon the authority to work together with them in tackling the issue of destructive wildlife to the farms.



The Country Director, Management and staff at WWF Tanzania Country Office express deepest sympathy with Tanzanians on the unfortunate death of **Third Phase Government President Benjamin William Mkapa**

“Those we love can never be more than a thought away, for as long as there’s a memory, they live on our hearts”

**HON. BENJAMIN WILLIAM MKAPA**  
**1938 - 2020**  
**R.I.P**

# Aweso pleased with ongoing water project in Bahi District

By Polycarp Machira, Dodoma

DEPUTY Minister for Water and Irrigation, Jumaa Aweso has expressed satisfaction with the ongoing water project in Bahi District in Dodoma Region, calling on other district authorities to borrow a leaf from it.

Speaking during a tour to the projects at Nyamagaga and Mkakatika villages in the district, he praised the contractor, Nipo Africa Engineering Company for the dedication to continue with the work despite late payment from the government.

The deputy minister also thanked the district authority for their commitment to ensure villagers get water in accordance with the instructions from President John Magufuli, who constantly calls for improved services to the people.

"I have to admit that the contractor has done a great job using his own money something that others should learn from and this gives me hope that the project will be completed on time," he said adding that the government will soon release funds for the project.

The water project at Mkakatika village which also entails construction of water tank is at 40 percent completion and within the time frame, thus is likely to be completed on time and help reduce water shortage in the council.

The deputy minister challenged water engineers in other district in the country not to just sit in their offices instead conduct frequent field visits on the ongoing projects.

However in a different development,

the deputy minister instructed the district authority to dissolve the Mkakatika village water committee for failure to ensure villagers get water.

He was shocked to hear that the committee failed to purchase water tank in effort to ensure the villagers have reliable source of water. He ordered them to have the tank in place within four days.

Bahi District Commissioner (DC), Mwanahamisi Mkunda while speaking at the same meeting thanked the government for the effort to end water shortage in the district.

She also praised the contractor, who she said has worked on several projects in the district for the good work. "The contractor has done a very good job and the district authority is ready to continue working with the company in other projects," she said.



**I have to admit that the contractor has done a great job using his own money something that others should learn from and this gives me hope that the project will be completed on time**



Bukoba district commissioner Deodatus Kinawiro (L, in glasses) pictured in Bukoba yesterday commenting on goods entrepreneurs took to the venue of a seminar coordinated by the Small Industries Development Organisation (SIDO). Photo: Guardian Correspondent

## SIDO in Dodoma appeals to entrepreneurs to form groups to benefit from govt's loans

By Guardian Correspondent, Dodoma

THE Small Industries Development Organisation (SIDO) in Dodoma has appealed to entrepreneurs in the region to work in groups in effort to benefit from the recently announced loans from the government.

The appeal was made here by SIDO regional loan officer, Justine Kahemela saying beneficiaries are those with small and medium industries, engaged in agricultural activities, livestock keeping and other enterprises. He said at least 21 youth and women entrepreneurs received a total of Sh 25,500,000.

He called on various SMEs in the region to tap the opportunity aimed at increasing industrial process in the region as outlined in the government initiatives through the nationwide industrialisation plan.

"There are new opportunities for SMEs empowerment that the government has

started, I therefore call upon those in Dodoma region to tap this and help move forward," he said.

He explained that the government recently launched SMEs lending project dubbed, the "SANVN Vwanda Scheme" through which at least 1,385 direct employment opportunities will be employed.

Kahemela noted that operational manual for financing the SMEs in the industrial sector was launched late last week.

The National Social Security Fund (NSSF) is the project sponsor and other stakeholders are Azania Bank, SIDO and the Vocational Education and Training Authority (VETA) under the coordination of the National Economic Empowerment Council (NEEC).

According to Kahemela, provision of the loan is in line with President John Magufuli's promise to steer the country towards industrial economy so as to help create jobs and bring development to people.

He said his office will continue cooperating with regional residents to help them identify available opportunities that can enable them benefit both local and international market.

The loan officer also urged entrepreneurs to have the Tanzania Bureau of Standards (TBS) certification, an important assurance of quality products.

Speaking on the same, the Tanzania Chambers of Commerce, Industry and Agriculture (TCCIA) Dodoma Regional Secretary, Idi Senge thanked the government for the new move to empower SMEs and boost industrialisation in the country.

He called on entrepreneurs in the region to change their mindset, expand business and produce in accordance with the market demand.

### The Eastern and Southern Africa Anti – Money Laundering Group

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## CONDOLENCES



**H.E. Benjamin William Mkapa**  
November 1938 – July 2020

The Council of Ministers, the Task Force of Senior Officials and the Staff of the Eastern and Southern Africa Anti – Money Laundering Group, send sincere condolences to the President of the United Republic of Tanzania, H.E. Dr. John Pombe Magufuli, the family of the Third President Benjamin William Mkapa and all Tanzanians following the demise of the Third President of the United Republic of Tanzania, H.E. Benjamin William Mkapa, who passed away on 24th July 2020.

May his soul rest in eternal peace.

Eastern and Southern Africa  
Anti – Money Laundering Group  
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Website: www.esaamlg.org



### Deputy Chief of Party – Horticulture Value Chain, Tanzania

Tetra Tech International Development Services (<http://www.tetrattech.com/intdev>) headquartered in Arlington, VA is looking for qualified Deputy Chief of Party for an anticipated horticulture value chain program in Tanzania. We are looking for visionary leaders, strong managers and creative thinkers who work well with partners, and who have a passion for and a commitment to finding local solutions to food security problems. This will be a full time position, based in Morogoro, Tanzania for a period of up to five years.

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- At least five years of experience working in horticulture trade and export promotion in East Africa
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# Barley farmers attend Arusha agricultural fair

By Guardian Reporter

TANZANIA Breweries has demonstrated its commitment towards supporting barley farmers across northern regions through enabling them to participate in an agricultural fair organized by Tanzania Agricultural Research Institute, (TARI) that was held in Arusha over the weekend.

The company has over the years collaborated with farmers to improve barley production in the country through providing them with seeds that are best suited to the soil and climatic conditions of Tanzania, as well as a guaranteed market for their produce.

TBL's Agriculture Manager Joel Msechu, said the company sponsored 100 farmers to attend the event in order to encourage them adopt the latest farming practices and technology that would increase their productivity.

"At TBL, we believe in the power of leveraging partnerships for sustainable development. The Agriculture Fair, is therefore, a networking opportunity for our sorghum and barley farmers which we believe will provide them with the requisite knowledge to address some of the challenges that they currently face in the field," said Msechu.

TBL is committed to supporting the government of Tanzania's industrialisation drive through

investing in the development and expansion of the barley programme to include 6,000 farmers in; West Kilimanjaro, Manyara, Arusha, Iringa and Madaba as well as the building of a malting facility in Dodoma that will have the capacity to produce 32000 tonnes of malt. The company is currently sourcing 74% of its raw materials locally and is committed to increasing its local sourcing over the coming years.



**At TBL, we believe in the power of leveraging partnerships for sustainable development. The Agriculture Fair, is therefore, a networking opportunity for our sorghum and barley farmers which we believe will provide them with the requisite knowledge to address some of the challenges that they currently face in the field**



Tanzania Breweries Ltd Plc customer interaction centre manager Lello Mmassy has a word with journalists in Dar es Salaam at the weekend on the centre's first anniversary. Photo: Guardian Correspondent

By Guardian Correspondent, Simiyu

THE National Microfinance Bank (NMB) has dished out 42.5m/- sponsorship to Nanenane Exhibitions in east Lake Zone that will be held at the national level in Simiyu Region.

Out of the amount, 2.5m/- has been used in the purchase of 300 T-shirts to be worn by participants during the exhibition.

Presenting the cheque for the money at the weekend, NMB East Lake Zone Manager Sospeter Mageesse said,

## NMB 'extends' 42.5m/- sponsorship for Nanenane Exhibition in Simiyu Region

offering assistance to the agricultural sector was a pride to them, as through agriculture the bank has been conducting huge trade in enhancing income in the agricultural sector.

He said in the three years the

exhibition has been held in Simiyu Region, the bank has offered financial sponsorship totaling 100m/-.

"In supporting efforts of President John Magufuli's fifth phase government, in the last five years, our assistance as

a commercial bank has contributed in building a strong economy through agriculture and livestock keeping," Mageesse said.

He added that in the last two years NMB has opened 500,000 bank

accounts for farmers whereby for Simiyu Region a total of 36,000 farmers accounts were opened.

He said they were ready to continue productive relationship with farmers, livestock keepers and other agricultural

stakeholders to enable them grab available market opportunities.

Bariadi District Commissioner Festo Kiswaga, on behalf of simiyu Regional Commissioner Anthony Mtaka thanked NMB for their assistance in people's development especially in regard to farmers.

Kiswaga also called upon all residents in East Lake Zone comprising Simiyu, Mara and Shinyanga regions to emerge in big numbers to participate in the exhibition to learn many things including various farming technologies.



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Tanzania Communications Regulatory Authority (TCRA)'s Board of Directors, Management and Staff convey condolences to the Family, Colleagues, Friends and all Tanzanians following the death of former President of the United Republic of Tanzania, the Late **Hon. Benjamin William Mkapa.**

**MAY HIS SOUL REST IN PEACE AMEN.**

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# The Guardian

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TUESDAY 28 JULY 2020

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

## Global trends favour free trade; so, we ought to act accordingly

**R**EADING economic trends around the world at present can be daunting, as countries at least seek to ensure that people are cared for during the ravages of the Covid-19 pandemic, meanwhile as bitter trade wars often persist.

One keeps hearing of rises in tensions between some countries, complete with accusations of espionage on a whole range of high-tech issues - these days including the amassing of data on research for a Covid-19 vaccine.

Perhaps even more relevant examples, for us, relate to how many African countries are seeking standby credit from the International Monetary Fund.

Most are anticipating a decline in revenue levels, with each country affected in one way or another in the sector it mostly relies upon. Kenya, for instance, once used to have more tourist visits than Tanzania, in which case it is losing more from the current pandemic-induced doldrums in the tourism industry. Much the same applies with regard to the way the Covid-19 lockdown has affected the horticulture industry, where Kenya also doubtless has leverage.

By contrast, Tanzania is affected first by depletion of tourism but also industrial minerals as industries grind to a halt, while extensive lockdowns cut demand for jewellery, ornaments, fabrics, etc.

When the government risks losing revenues in a significant or extensive manner, and then it has to contend with demand and strident appeals for assisting various sectors and even specific operators hit by the Covid-19 trade doldrums, making decisions can be especially tricky.

Founding president Mwalimu Julius Nyerere used to say that to plan was to choose, in which case some hard choices would have to be made as to precisely what the state would spend cash on to remain afloat.

It would mean that it was welfare concerns that ought to be uppermost, thus favouring a situation where those spending money on obtaining

quality but affordable commodities for everyday needs are facilitated.

This structural need coincides with the promulgation and hesitant approval and eventual ratification by most African countries, as the various countries are inclined towards different levels of trade and especially industrial protectionism.

When efforts are made to protect local industries, the goods they produce cost more than imported equivalents, and when such managers are sure that they will be protected, they become less sensitive to operating margins, cost cutting or curbing waste.

The best enforcer of all sorts of elements of business discipline is the market - if a company is threatened with failure and, by extension, bankruptcy.

While discussion first around the East African Common Market protocol as well as the Continental African Free Trade Area (CAFTA) protocol is also afoot, not to speak of missed goals of regional integration about members of the Southern Africa Development Community (SADC), it is crucial to realise that the leg room for decision making is narrowing.

A bullish market for commodities permits developing country economies to choose the path they want to take on the basis of cherished ideals, which largely depend on the specific socio-political profile of a country, its past leaders, etc. A bearish environment calls for discipline.

The Tanzanian government appears sufficiently armed to handle these challenges in that its outlook in relation to revenue collection and use of public resources has been, in the main, impressive.

Thus, it has less of a constraint in terms of finances than would be the case in a relatively profligate environment. However, given negative trends in world trade, it will not necessarily be all that free from structural constraints.

Therefore, grasping the free trade momentum can be helpful. And who would not wish the country generally and the government in particular every luck in this?

## It is, yet again, World Hepatitis Day, and it shouldn't be business as usual

**M**EDICAL practitioners across the globe are today marking World Hepatitis Day, which is observed on July 28 every year.

But health is such a cross-cutting issue that the Day will be commemorated and celebrated much more widely than that.

The occasion is meant to raise global awareness on hepatitis, a group of infectious diseases serialised as hepatitis A, B, C, D and E.

But it is hepatitis B that is most often on the lips of medical and healthcare professionals. It is the most prevalent and arguably the most intractable of the hepatitis series of infections and, as with other infections, global agencies lay accent on prevention, diagnosis and treatment.

The UN says hepatitis affects hundreds of millions of people worldwide, causing acute and chronic disease and killing close to 1.34 million people every year.

Hepatitis causes liver diseases and can lead to death if the infection is left untreated. For this reason, the disease was added among eight international days touching the health sector - the others including tuberculosis, malaria and HIV/AIDS.

Tanzania has made encouraging headway in these spheres for years, but still has plenty to do. Experts say one of the most deadly characteristics of the hepatitis burden is that many of those who need medical attention are not even aware that they have the condition. Various activities have been initiated around the world to cover this gap often by mass actions especially

on World Hepatitis Day, ever since the commemoration started.

The tradition of having different commemorations for various types of hepatitis has continued in how thematic activities are organised each year, where for instance this year there is a clash in online activity on what is the relevant theme.

One source says that it is a Hepatitis Free Future, while another has a different clue, Find the Missing Millions. It is possible that the latter summation may carry the day, as it is more precise on what needs to do especially for next year. Digital tools being more prevalent, they could help.

One way in which the task can be done is by conducting surveys, the most ready being clinical data on outpatient visits at dispensaries and hospitals for a given period of time.

Another is by conducting surveys on residents of specially chosen cohorts so as to capture different levels of exposure to various types of hepatitis or, where necessary, by focusing on hepatitis B in particular as the most common and arguably most noticeable in public engagements in the matter.

Top-level medical institutions in the country are doing some commendable work in the area and publishing in some credible international medical journals. So, it can safely be assumed that capacity building is not lagging behind in that health sphere.

Everything else remaining equal, we should hope to do more in the coming year especially in relation to more vaccination, more prevention of mother-to-child transmission, blood infusion infection and more treatment.

### The Guardian Limited Key Contacts

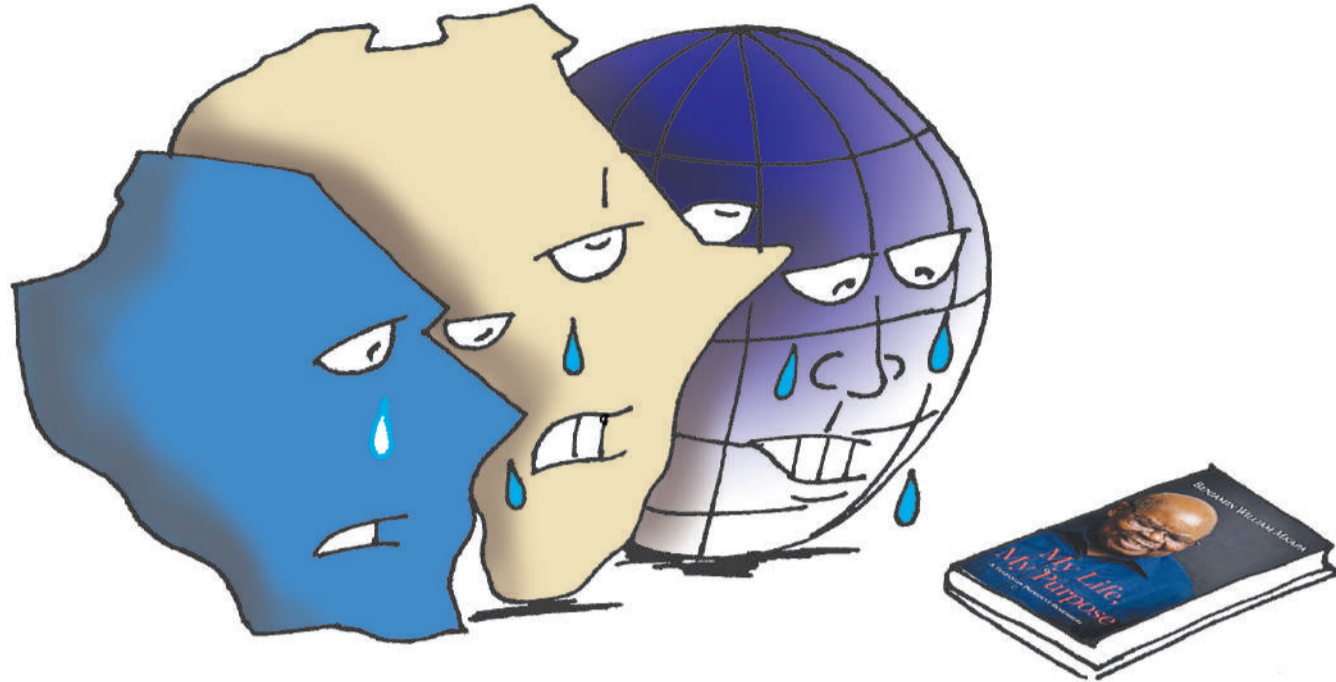
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## PRESS STATEMENT



### UNAIDS pays tribute to AIDS champion

#### Benjamin William Mkapa, former President of the United Republic of Tanzania

GENEVA, 24 July 2020—UNAIDS is saddened by the death of the former President of the United Republic of Tanzania, Benjamin William Mkapa. Mr Mkapa was a bold and compassionate leader who worked to promote peace in eastern Africa and was committed to ending AIDS, being credited with much of the United Republic of Tanzania's success in responding to HIV.

"I've learned with sadness that the former President of the United Republic of Tanzania, Benjamin Mkapa, has passed away," said Winnie Byanyima, Executive Director of UNAIDS. "He was a tireless champion for peace and an AIDS-free Africa. UNAIDS pays tribute to him for his courage, his strength and his leadership."

In 1999, he declared HIV a national disaster and quickly spearheaded the country's national response to HIV by establishing the Tanzania Commission for AIDS. He also formed the Tanzania Parliamentarians AIDS Coalition (TAPAC) in 2001, which united the President and Prime Minister, members of parliament and other high-level politicians in the response to HIV.

Some of TAPAC's key achievements include adopting progressive legislation on HIV and the creation of

the Standing Committee on HIV/AIDS Affairs in 2008, which mainstreamed HIV in the work of the parliament. In addition to increasing the national AIDS budget, Tanzanian members of parliament, through TAPAC, raised funds for HIV projects to support nongovernmental organizations, people living with HIV and vulnerable populations.

During his farewell speech upon retirement, on the eve of World AIDS Day in 2005, Mr Mkapa bid the country farewell with a plea to all citizens to find out their HIV status. He asked people to take a voluntary HIV test in order to enable them to make informed decisions and to seek treatment if needed.

After his retirement, he continued to be actively involved in the AIDS response and became one of the founding members of the Champions for an AIDS-Free Generation, a distinguished group of former presidents and influential African leaders committed to ending AIDS.

He was the patron of the Benjamin William Mkapa Foundation which has reached millions of Tanzanians and continues to improve rural health services, health and the well-being of women, men and children, including people living with and affected by HIV.

UNAIDS expresses its deepest condolences to Mr Mkapa's family and to all who knew and loved him. The AIDS response has lost one of its most committed champions.

**UNAIDS**  
The Joint United Nations Programme on HIV/AIDS (UNAIDS) leads and inspires the world to achieve its shared vision of zero new HIV infections, zero discrimination and zero AIDS-related deaths. UNAIDS unites the efforts of 11 UN organizations—UNHCR, UNICEF, WFP, UNDP, UNFPA, UNODC, UN Women, ILO, UNESCO, WHO and the World Bank—and works closely with global and national partners towards ending the AIDS epidemic by 2030. Learn more at [unaids.org](http://unaids.org) and connect with us on Facebook, Twitter, Instagram and YouTube.

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By Chen Weihua in Brussels

# EU raises its guard against pandemic

**A** WORKER on a telescopic boom lift was busy installing a banner across the entrance to a shopping street in Brussels, the Belgian capital, at lunchtime on Friday.

Written in French and Dutch, and hoisted over the Rue des Tongres, the banner stated, "Mask-wearing mandatory in this area".

Instead of further easing lockdown measures, Belgium has experienced a rise in the number of COVID-19 cases in recent weeks. This follows several rounds of restrictions being lifted and borders opening to other European Union and Schengen Area member states.

On Thursday, Belgian Prime Minister Sophie Wilmes announced that new restrictions would be imposed two days later to stop the spread of the novel coronavirus. The restrictions include mandatory wearing of face masks in more public places. They are in addition to those enforced earlier on public transportation, and at shops, museums, cinemas, libraries and churches.

The latest rules also include a new closing time for shops staying open at night and stricter contact tracing efforts in bars and restaurants. However, an earlier decision to allow "social bubbles" of 15 people a week remains unchanged despite opposition from some experts.

Wilmes, who took office in October as Belgium's first female prime minister, hopes that the 15-person limit will be observed.

"We must take action today so that we have no regrets tomorrow. We must act collectively. Everyone is an actor in this crisis," she said.

The new measures were announced as the Belgian public health institute Sciensano on Saturday reported that an average of 215.6 people per day had tested positive for COVID-19 in the past week, a 63 percent rise from July 15 to July 21. The number of cases is rising nationwide and across age groups.

The recent death of a 3-year-old from COVID-19, the youngest victim in Belgium, shocked the nation. The girl had underlying health conditions.

Boudewijn Catry, a spokesman for Sciensano and also an antimicrobial resistance researcher, said at a news conference on Friday, "This touches all of us deeply, whether we are scientists or parents."

On Saturday, Wilmes tweeted that Belgium's National Security Council would meet on Monday to assess whether additional measures need to be taken, adding, "A strong local approach is also fundamental for the most-affected areas."

Unlike many other EU states, which have admitted travelers from more than a dozen countries outside the EU and Schengen blocs since early this month, Belgium still prohibits non-essential travel to and from outside EU and Schengen nations.

With a population of 11 million, about half that of Beijing's, Belgium had reported 65,106 cases and 9,817 deaths from COVID-19 by Saturday, according to the World Health Organization.

A study last month by the Economist Intelligence Unit ranked the country's response to the pandemic as among the worst of 21 members of the Organisation for Economic Co-operation and Development.

Widespread alerts

In addition to Belgium, many other EU member countries have witnessed a resurgence of cases, with the highest numbers on Saturday reported in Spain (2,255), France (931) and Germany (781).

On July 20, France made wearing face masks mandatory in all enclosed public places nationwide. Violators face a fine of 135 euros (US\$151).

On Wednesday, La Rochelle, a popular tourist resort in southwest France, required masks to be worn on streets in the city center.

Unlike in the United States, wearing masks is not a divisive political issue in France and other EU countries. However, people continue to take the issue less seriously than those in some East Asian nations who experienced the outbreak of severe acute respiratory syndrome, or SARS, in 2003.

On Friday, French Prime Minister Jean Castex said on-the-spot COVID-19 tests would be required for travelers arriving from 16 countries where the novel coronavirus is spreading rapidly. However, he did not name the nations.

Castex, who took office on July 3, said travelers from countries where the infection rate is regarded as high will be subject to compulsory testing on arrival at French airports and seaports. Those who test positive will be quarantined.

Media reports quoted him warning the French public against traveling to the Catalonia region of Spain, where the number of cases has risen rapidly.

Castex, who in April was appointed coordinator for phasing out lockdown measures in France, said the country was in discussions with Spain about reducing traffic flow between the two nations.

France has the most deaths from COVID-19 in the EU and the sixth-highest number in the world, trailing the US, Brazil, the United Kingdom, Mexico and India. By Saturday, 30,078 deaths had been reported from the disease in France.

In Spain, about 8,000 cases were reported in Catalonia in the two weeks before July 23, about half the country's total new infections.

On July 17, the Catalan regional government told some 4 million people, including all residents in Barcelona, to stay home and to avoid gatherings of more than 10 people. Bars and restaurants were ordered to reduce capacity levels.

Next day, police in Barcelona sealed access to many areas of the city's beaches after crowds decided to ignore the stay-home order and go sunbathing.

On Friday, the Catalan government announced that late-night bars and nightclubs would be closed for 15 days, starting the following day.

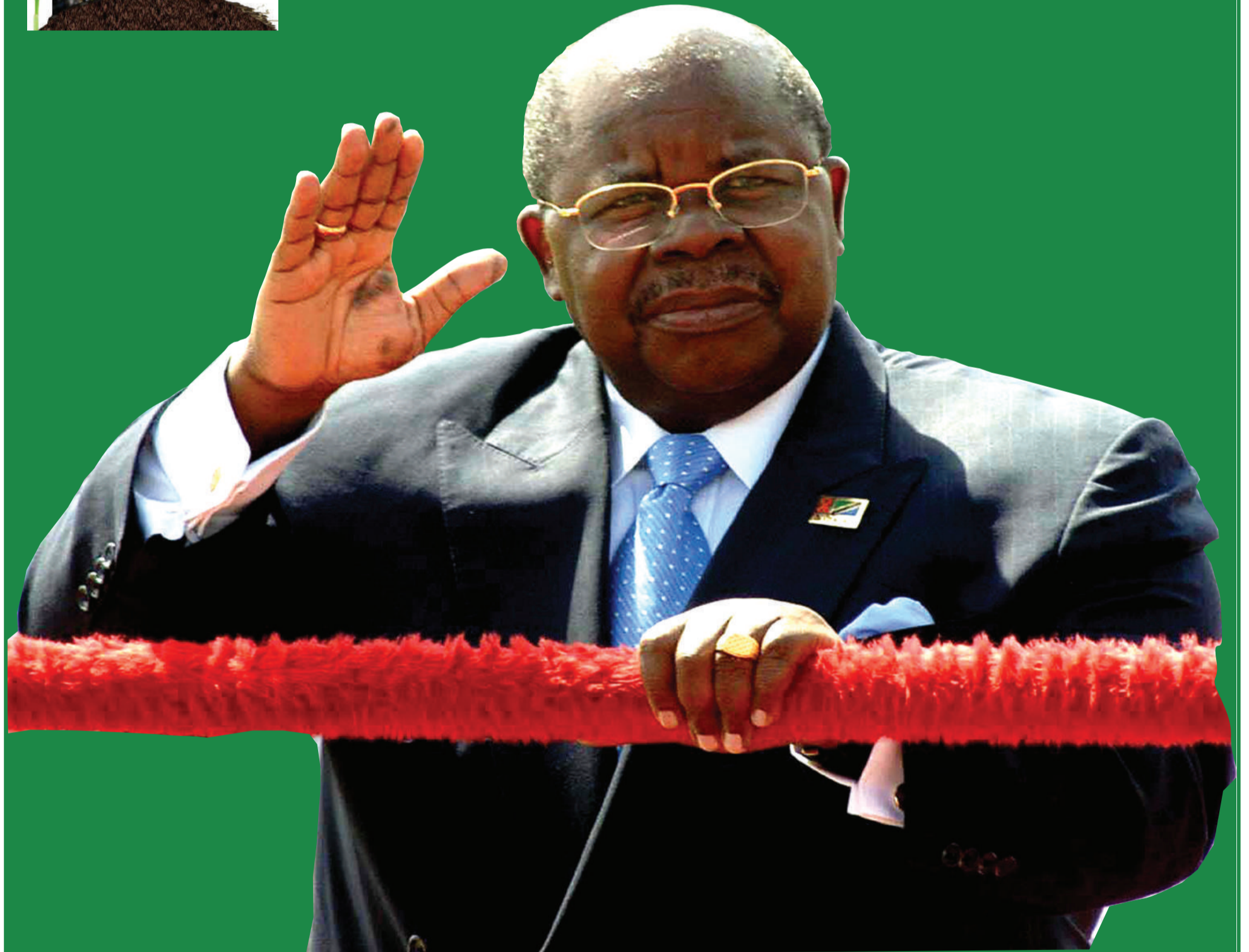
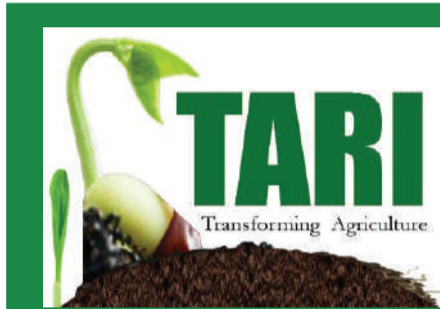
Jeffrey Lazarus, an infectious diseases expert at the Barcelona Institute for Global Health, told the media the real problem is not that people aren't wearing masks.

"It's those moments when they take them off when they are at a bar, when they are at a restaurant, when they are at a family event and that's where transmission starts to occur again," he said.

With 272,421 cases and 28,432 deaths from COVID-19 by



Pedestrians wear face masks in Barcelona, Spain. XINHUA



## REST IN PEACE BENJAMIN W. MKAPA

The Board of Directors, Management and Staff of **Tanzania Agricultural Research Institute (TARI)** we offer our condolences to President of the United Republic of Tanzania **His Excellency Dr. John Pombe Magufuli**, the government, the family, relatives, friends, and Tanzanians for the loss of the former President of the Third Phase **Government Hon. Benjamin William Mkapa.**

TARI joins other Tanzanians to mourn the loss of our great leader who will be remembered for his leadership for this country.

**We will embrace the good things he did for the nation.**

Saturday, according to the WHO, Spain has the highest number of infections in the EU and the third-highest number of deaths after Italy and France.

Tourism, which accounts for 16 percent of Spanish GDP, is expected to take a hit from the new lockdown measures, with the UK announcing on Saturday that travelers arriving from Spain would have to be quarantined for 14 days.

In Germany, Michael Kretschmer, premier of the eastern state of Saxony, warned on Saturday, "The second coronavirus wave is already here."

He told the Rheinische Post newspaper, "We have new clusters of infection every day, which could become very high numbers."

The German government has stressed that the reproduction rate for the disease must remain below 1, but the most recent figure was 1.16.

German broadcaster DW reported that more than 60 percent of the new cases stem from a rebound in infections in the western state of North Rhine-Westphalia and in Baden-Wuerttemberg in the southwest of the country. **Xinhua**



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# EXIM BANK (TANZANIA) LIMITED MINIMUM DISCLOSURE OF THE BANK CHARGES AND FEES FOR THE ENDED 30<sup>TH</sup> JUNE 2020

BANK SERVICE	CHARGE/FEE
<b>SAVINGS ACCOUNTS</b>	
Transaction fee	N/A
Monthly service fee (break down per customer type)	4000
Annual Fee (Student Account)	10000
Statement	FREE
Interim statement	6000
Withdrawal Charges at domicile branch	3500
Withdrawal Charges over the Counter at non domicile branch for non preferred customers	1.2% of the amount
Withdrawal bulky without notice	N/A
Cash Deposit Charge at Domicile branch	FREE
Cash Deposit Charge at non domicile branch by non preferred customers	FREE
Savings Card/Passbook	N/A
Passbook/Card Replacement	N/A
Coin Deposit Fee	12% of the amount
Closing Account	FREE
<b>CURRENT ACCOUNT</b>	
Monthly service fee (break down per customer type)	18000
Transaction fee	N/A
Statement	FREE
Interim statement	6000
Periodic Schedule Statement	N/A
Withdrawal Charges at domicile branch	1200 for amount up to 20mns, 0.12% above subject of maximum of 125,000
Withdrawal Charges over the Counter at non domicile branch for non preferred customers	1.2% of amount
Cash Deposit Charge at domicile branch	FREE
Cash Deposit Charge at non domicile branch by non preferred customers	FREE
Coin Deposit Fee	12% of the amount
Closing Account	FREE
Deposit fee	N/A
Bank Drafts	N/A
Bank Drafts cancellation charge	N/A
Cheque book	60,000 for 100 leaves and 42,000 for 50 leaves
Inward Cheque Clearing	1000
Cash Withdrawal at Counter	1200 for amount up to 20mns, 0.12% above subject of maximum of 125,000
Special Clearance	N/A
Cheque withdraw over the counter	1200 for amount up to 20mns, 0.12% above subject of maximum of 125,000
Dishonoured cheque	30000
Cash Payment to 3rd party	FREE
Cash Deposit Charge	1200 for amount up to 20mns, 0.12% above subject of maximum of 125,000
Overdrawn account interest charge	27% of the amount overdrawn
Unarranged Overdraft	N/A
Bulk cash Deposit	N/A
Bulk cash Withdrawal	N/A
Stop Payment orders	42000
Standing Orders (within the same bank)	FREE
Standing Orders (to other bank)	30000 + TISS charges
Certificate of Balance	15000
Letter of introduction	FREE
Salary handling	FREE
School fees deposits	FREE
TFA collection	FREE
Safe custody charges	Small: 180,000 Medium:270,000 Large:720,000 and Extra large 840,000 p.a
Safe custody access fees	FREE
<b>EFT</b>	
Within the same bank (On Us)	1200
To other Banks ( On Others)	1200
Outward Transfers	USD 60
Inward foreign Transfers (foreign inward remittances)	USD 6 for receipt up to USD 10k AND USD 12 for receipt above USD 10k
<b>TISS</b>	
Within the same bank (On Us)	FREE
To other Banks ( On Others)	10,000 per entry
<b>FOREIGN EXCHANGE ACCOUNT</b>	
<b>Savings Acc</b>	
Transaction fee	N/A
Statement	FREE
Interim statement	N/A
Withdrawal Charges at domicile branch	1.44% of amount
Withdrawal Charge of Low denomination notes of (20,10,5, and 1)	FREE
Withdrawal Charges over the Counter at non domicile branch for non preferred customers	2.4% of amount
Cash Deposit Charge at domicile branch	12% for small Denominations (1,5,10,20) only
Cash Deposit Charge at non domicile branch by non preferred customers	FREE
Cash Deposit charge of low denomination notes of (20,10,5, and 1)	12% of amount
Purchase/Sale of IC transactions over the counter	N/A
Purchase of Foreign Cheque	N/A
Sale/ Purchase of cash passport	N/A
Telex/SWIFT	N/A
Transfer from foreign currency denominated account to local account	FREE
Outward foreign transfers	60USD/42GBF/42EUR/600ZAR
Inward foreign transfers - Customers	
LC Opening/ Advising commission (cash covered)	1.8%pa (Negotiable for large amounts) Min \$600+\$240 swift charges
LC Opening/ Advising commission (No cash covered)	180 USD
LC Acceptance commission	N/A
LC Payment/settlement commission	N/A
LC Amendments	120 USD
Others	NIL
<b>ATM TRANSACTIONS</b>	
<b>Local Cards</b>	
Issue of ATM card	N/A
Replacement ATM Card (Faulty)	N/A
Replacement ATM Card (Lost)	N/A
<b>International Cards</b>	
Issue of ATM card	FREE
Issue of Prepaid Card	Tzs 10,000
Balance Inquiry - onus ATM	240
Balance Inquiry - Remote onus ATM	600
PIN regeneration	6600
ATM card replacement (Faulty/Lost)	19000
EMV Annual fee	Tzs 2,000/ 1000(Student EMV fee) per month
<b>ATM WITHDRAWALS:</b>	
Within the same bank (On Us)	1200 per transaction
To other banks ATM (On others)	3.6% of withdrawal, Min Tsh 2200
ATM mini statement	400
Bill payments through ATM	N/A
<b>POS</b>	
Within the same bank (On Us)	FREE
To other banks ATM (On others)	FREE
<b>MOBILE (SMS) BANKING</b>	
Balance Inquiry	240
Payments	As per service provider tariff
Transfers	Tzs 1,200-Tzs 6,000
Mini Statement	240
<b>INTERNET BANKING</b>	
Domestic	N/A
Balance Inquiry	N/A
Payments	N/A
International	7200 per annum
Balance Inquiry	Tsh 600 per month for Individual & Tsh 15,000 per month for Corporate
Payments	Tsh 600 per month for Individual & Tsh 15,000 per month for Corporate
Transfers	Taken Fee of Tsh 100,000
<b>MONEY REMITTANCES</b>	
Western Union	N/A
Sending	N/A
Received	N/A
<b>Money Gram</b>	
Inward	FREE
Outward	As per Moneygram tariff
Coinstar	N/A
Inward	N/A
Outward	N/A

<b>Traveler</b>	
Inward	N/A
Outward	N/A
<b>Africash</b>	
Inward	N/A
Outward	N/A
<b>Others (Specify)</b>	
Inward	NIL
Outward	NIL
<b>Credit card*</b>	
Joining fee	VISA CLASSIC-Tzs 36,000 VISA GOLD-Tzs 36,000 VISA PLATINUM-Tzs 36,000 MASTERCARD CLASSIC-Tzs 36,000 MASTERCARD GOLD-Tzs 36,000 MASTERCARD GOLD USD-\$20
Membership fee	VISA CLASSIC-Tzs 72,000 VISA GOLD-Tzs 150,000 VISA PLATINUM-Tzs 210,000 MASTERCARD CLASSIC-Tzs 72,000 MASTERCARD GOLD-Tzs 150,000 MASTERCARD GOLD USD-\$100
Add on fee	VISA CLASSIC-Tzs 36,000 VISA GOLD-Tzs 75,000 VISA PLATINUM-Tzs 105,000 MASTERCARD CLASSIC-Tzs 36,000 MASTERCARD GOLD-Tzs 75,000 MASTERCARD GOLD USD-\$50
Joining fee - Add on	NIL
Int. rate per month	VISA CLASSIC-3.5% VISA GOLD-3.5% VISA PLATINUM-3.5% MASTERCARD CLASSIC-3.5% MASTERCARD GOLD-3.5% MASTERCARD GOLD USD-3.5%
Late Payment fee	VISA CLASSIC-Tzs 12,000 VISA GOLD-Tzs 12,000 VISA PLATINUM-Tzs 12,000 MASTERCARD CLASSIC-Tzs 12,000 MASTERCARD GOLD-Tzs 12,000 MASTERCARD GOLD USD-\$ 2 Plus 1.5% of Total Outstanding
Cash advance	VISA CLASSIC-3.5% of the amount or Tzs 3,600 which ever is higher VISA GOLD-3.5% of the amount or Tzs 3,600 which ever is higher VISA PLATINUM-3.5% of the amount or Tzs 3,600 which ever is higher MASTERCARD CLASSIC-3.5% of the amount or Tzs 3,600 which ever is higher MASTERCARD GOLD-3.5% of the amount or Tzs 3,600 which ever is higher MASTERCARD GOLD USD-1% of withdrawal, Min 2/-
Cheque bounce	VISA CLASSIC-Tzs 36,000 VISA GOLD-Tzs 36,000 VISA PLATINUM-Tzs 36,000 MASTERCARD CLASSIC-Tzs 36,000 MASTERCARD GOLD-Tzs 36,000 MASTERCARD GOLD USD-\$15
Over limit fee	VISA CLASSIC-2.5% of excess over credit limit or Tzs 14,000 which ever is minimum VISA GOLD-2.5% of excess over credit limit or Tzs 14,000 which ever is minimum VISA PLATINUM-2.5% of excess over credit limit or Tzs 14,000 which ever is minimum MASTERCARD CLASSIC-2.5% of excess over credit limit or Tzs 14,000 which ever is minimum MASTERCARD GOLD-2.5% of excess over credit limit or Tzs 14,000 which ever is minimum MASTERCARD GOLD USD-0.5% Of Over Limit Amount, Min 10/-
Chargeback fee	VISA CLASSIC-Tzs 36,000 VISA GOLD-Tzs 36,000 VISA PLATINUM-Tzs 36,000 MASTERCARD CLASSIC-Tzs 36,000 MASTERCARD GOLD-Tzs 36,000 MASTERCARD GOLD USD-\$15
Duplicate statement	VISA CLASSIC-Tzs 6,000 VISA GOLD-Tzs 6,000 VISA PLATINUM-Tzs 6,000 MASTERCARD CLASSIC-Tzs 6,000 MASTERCARD GOLD-Tzs 6,000 MASTERCARD GOLD USD-\$5
PIN Regeneration	VISA CLASSIC-Tzs 12,000 VISA GOLD-Tzs 12,000 VISA PLATINUM-Tzs 12,000 MASTERCARD CLASSIC-Tzs 12,000 MASTERCARD GOLD-Tzs 12,000 MASTERCARD GOLD USD-\$5
Card Replacement	VISA CLASSIC-Tzs 36,000 VISA GOLD-Tzs 36,000 VISA PLATINUM-Tzs 36,000 MASTERCARD CLASSIC-Tzs 36,000 MASTERCARD GOLD-Tzs 36,000 MASTERCARD GOLD USD-\$20
Cross Currency Mark-up Fee	VISA CLASSIC-4% VISA GOLD-Tzs 4% VISA PLATINUM-4% MASTERCARD CLASSIC-4% MASTERCARD GOLD-4% MASTERCARD GOLD USD-4%

\*Cross Currency Mark up is 4% on international transactions

**INDICATIVE FIXED DEPOSIT RATES**

TZS INDICATIVE FIXED DEPOSIT RATES (% p.a.)

Amount	30 - less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above
<100m	1.95%	2.85%	3.00%	3.85%	7.50%
100m-500m	2.15%	3.00%	3.50%	4.75%	8.00%
500m-1bn	2.50%	3.30%	4.25%	5.75%	8.50%
1bn and above	2.75%	3.50%	4.75%	6.50%	9.00%

USD FIXED DEPOSIT RATES (% p.a.)

Amount	30 - less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above
<100k	0.50%	1.00%	1.50%	2.00%	2.50%
100k-500k	0.75%	1.50%	1.75%	2.50%	3.25%
500k-1m	1.50%	1.75%	2.00%	2.75%	3.50%
1m and above	1.75%	2.00%	2.50%	3.00%	3.75%

EUR/GBP FIXED DEPOSIT RATES (%p.a)

Amount	30 - less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above
<100k	0.25%	0.50%	0.75%	1.00%	1.00%
100k-500k	0.50%	0.75%	1.00%	1.25%	1.25%
500k-1m	0.75%	1.00%	1.25%	1.50%	1.50%
1m and above	1.00%	1.25%	1.50%	1.75%	1.75%

**LOANS**

(a) Processing/Arrangement/Appraisal fee	2.70%
(i) Personal loans	18% - 24% TZS 10\$ USD
(ii) Overdrafts	19% Tzs and 10% USD
(iii) Mortgage finance	17% - 20% TZS 10% USD
(iv) Asset finance	9%USD -19%TZS
(b) Unpaid loan instalment	27%pa for local currency and 14.5. % p.a for USD
(c) Early repayment	5% pa for mortgage loan vs 5% pa for personal and vehicle loan
(d) Valuation fees	As per Valuer
(e) Other	N/A

\*Mark up is 4% on international transactions

The Bank was penalised Tshs 5.3 million for failure to comply with Guideline on sorting, counting, packaging cash depositing and counterfeits detection for the quarter ended 30th June 2020. We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

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# Much hope riding on a breakthrough, but vaccine is only beginning of end (Part 1)

By Dr Jeff Livingston

**N**EARLY Five months into Covid-19, all hopes of extinguishing the pandemic are riding on a still-hypothetical vaccine. And so a refrain has caught on.

The refrain runs thus: We might have to stay home - until we have a vaccine. Close schools - until we have a vaccine. Wear masks - but only until we have a vaccine.

During these months of misery, this mantra has offered a small glimmer of hope. Normal life is on the other side, and we just have to wait - until we have a vaccine.

Feeding these hopes are the Trump administration's exceedingly rosy projections of a vaccine as early as October, as well as the media's blow-by-blow coverage of vaccine trials.

Each week brings news of "early success", "promising initial results", and stocks rising because of "vaccine optimism". But a Covid-19 vaccine is unlikely to meet all of these high expectations.

The vaccine probably won't make the disease disappear. It certainly will not immediately return life to normal.

Biologically, a vaccine against the Covid-19 virus is unlikely to offer complete protection. Logistically, manufacturers will have to make hundreds of millions of doses while relying, perhaps, on technology never before used in vaccines and competing for basic supplies such as glass vials.

Then - for the US - the federal government will have to allocate doses, perhaps through a patchwork of state and local health departments with no existing infrastructure for vaccinating adults at scale.

The US Centres for Disease Control and Prevention, which has led vaccine distribution efforts in the past, has been strikingly absent in discussions so far - a worrying sign that the leadership failures that have characterised the American pandemic could also hamper this process.

To complicate it all, 20 per cent of

Americans already say they will refuse to get a Covid-19 vaccine - and, with another 31 per cent unsure, reaching herd immunity could be that much more difficult.

The good news, because it is worth saying, is that experts think there will be a Covid-19 vaccine. The virus that causes Covid-19 does not seem to be an outlier like HIV.

Scientists have gone from discovery of the virus to more than 165 candidate vaccines in record time, with 27 vaccines already in human trials.

Human trials consist of at least three phases: Phase 1 for safety, Phase 2 for efficacy and dosing, and Phase 3 for efficacy in a huge group of tens of thousands of people. At least six Covid-19 vaccines are in or about to enter Phase 3 trials, which will take several more months.

We are almost five months into the pandemic and probably another five from a safe and effective vaccine - assuming that the clinical trials work out perfectly.

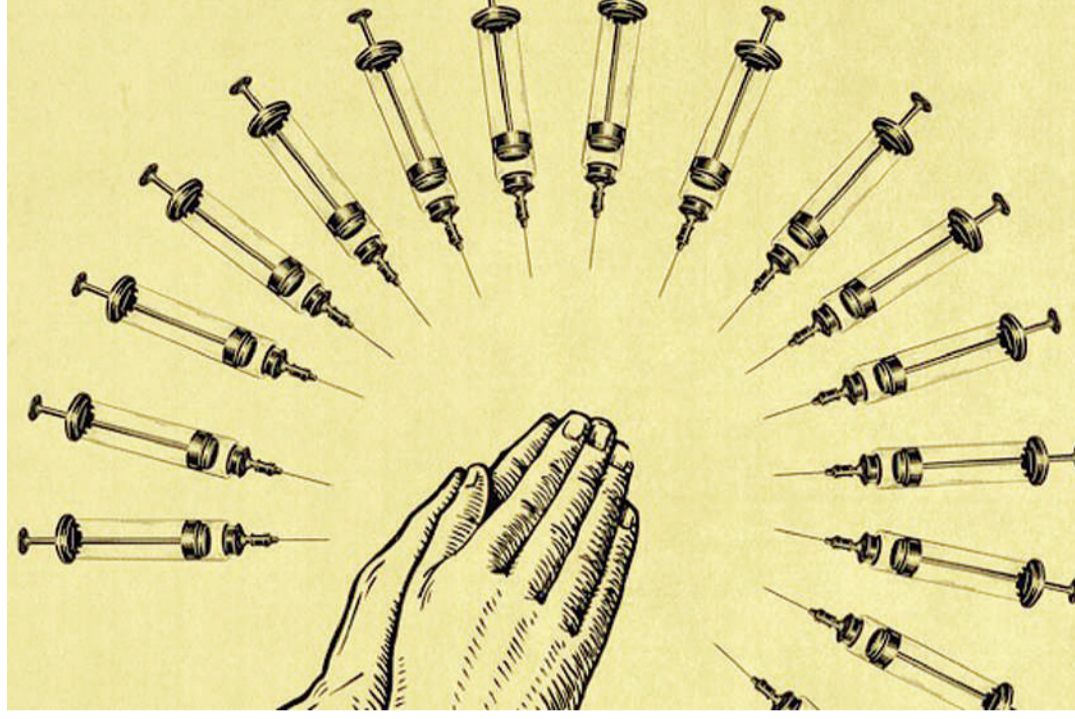
"Even when a vaccine is introduced," says Jesse Goodman, the former chief scientist at the US Food and Drug Administration, adding: "I think we will have several months of significant infection or at least risk of infection to look forward to."

All of this means that we may have to endure more months under the threat of the coronavirus than we have already survived. Without the measures that have beat back the virus in much of Europe and Asia, there will continue to be more outbreaks, more school closings, more loneliness and more deaths ahead.

## Awful contemplating the suffering ahead

A vaccine, when it is available, will only mark the beginning of a long, slow ramp down - and how long that ramp down takes will depend on the efficacy of a vaccine, the success in delivering hundreds of millions of doses, and the willingness of people to get it at all.

It is awful to contemplate the suf-



fering still ahead. It is easier to think about the promise of a vaccine.

"There's a lot of hope riding on these vaccines. Nobody wants to hear it's not just right around the corner," says Kanta Subbarao, director of the World Health Organisation's flu collaborating centre in Melbourne, who has also worked on other coronavirus vaccines.

Vaccines are, in essence, a way to activate the immune system without disease. They can be made with weakened viruses, inactivated viruses, the proteins from a virus, a viral protein grafted onto an innocuous virus, or even just the mRNA that encodes a viral protein.

Getting exposed to a vaccine is a bit like having survived the disease once, without the drawbacks. A lot remains unknown about the long-term immune response to Covid-19 but, as my colleague Derek Thompson has explained, there are good reasons to believe that getting Covid-19 will protect against future infections in some way.

Vaccine-induced immunity, though, tends to be weaker than immunity that arises after an infection. Vaccines are typically given as a shot

straight into a muscle. Once your body recognizes the foreign invader, it mounts an immune response by, for example, producing long-lasting antibodies that circulate in the blood.

But respiratory viruses don't normally fling themselves into muscle. They infect respiratory systems, after all, and they usually sneak in through the mucous membranes of the nose and throat.

Although vaccine shots induce antibodies in the blood, they don't induce many in the mucous membranes, meaning that they're unlikely to prevent the virus from entering the body. But they could still protect tissues deeper in the body such as the lungs, thus keeping an infection from getting worse.

"The primary benefit of vaccination will be to prevent severe disease," says Subbarao, adding that a Covid-19 vaccine is unlikely to achieve what scientists call "sterilising immunity", which prevents disease altogether.

One way to boost the effectiveness of a respiratory-virus vaccine is to mimic a natural infection by spraying live but weakened virus into the nose.

FluMist, for example, contains weakened flu viruses and a handful of research groups are looking into the strategy for Covid-19. But live virus vaccines are riskier because, well, the virus is live.

"We don't want to be spraying coronavirus up people's noses until we are absolutely sure that it's actually a virus that can't spread from person to person and that it can't make somebody sick. It will just take time," says Kathleen Neuzil, director of the University of Maryland's

Centre for Vaccine Development and Global Health.

With this first generation of vaccines, though, speed is of utmost essence. An initial vaccine might limit Covid-19's severity without entirely stopping its spread. Think flu shot, rather than polio vaccine.

The FDA's guidelines for a Covid-19 vaccine recognize that it may be far from 100 per cent effective; to win approval, the agency says, a vaccine should prevent or reduce severe disease in at least 50 per cent of people who get it.

"That's obviously not idea. But it's better than zero per cent," says Walter Orenstein, a vaccine researcher at Emory University who previously worked as the director of the National Immunisation Programme.

## What are the next challenges?

In recent weeks, multiple vaccine groups have released promising data that show that their candidates can induce antibodies that neutralise the coronavirus in laboratory tests.

Their next challenges are about scale: testing the vaccine in a Phase 3 trial with tens of thousands of people to prove that it prevents infection in the real world, and then, if it works, manufacturing hundreds of millions, even billions, of doses.

This is why even a vaccine that has already been tested in small numbers of people is still many months away.

Phase 3 trials are the largest and longest of the three phases - normally, they would take years, but they're being compressed into months because of the Covid-19 pandemic.

Still, vaccine makers need to enroll tens of thousands of people to confirm efficacy and to look for rare and long-term side-effects. It will take time to recruit participants, time to wait for them to be naturally exposed to Covid-19, time for any long-term side-effects to show up, and time to simply analyse all of the data.

Perversely, the high and rising rates of the pandemic in the United States do make it easier to test vaccine candidates here. Any given participant is more likely to get exposed to the virus at some point.

"It's not good news for our country in any way, shape or form, but ... it makes it possible to accumulate cases," says Ruth Karron, the director of the Centre for Immunisation Research at Johns Hopkins University, who also served on the Data and Safety Monitoring Board for Moderna's Phase 2 vaccine trial. Moderna, an American company, is conducting its Phase 3 trial in the United States. A group based at the University of Oxford, which is collaborating with the British-Swiss biotech company AstraZeneca, is running trials in the UK, Brazil and South Africa - the latter two countries chosen specifically because of their high numbers of Covid-19 cases.

*Continues tomorrow*

## REST IN PEACE BENJAMIN WILLIAM MKAPA



The Founder of the Jane Goodall Institute, the board of Trustees, Management and staff of the Jane Goodall Institute Tanzania, has received with deepest sadness the news of the sudden death of the **former President Benjamin William Mkapa**.

On this sad occasion we recall his significant contributions in transforming and nurturing private and non-government organization sectors. His guidance and support on environmental issues have made a huge contribution to the existing conservation policies and to the national development.

We honor his legacy and mourn his loss alongside his family, friends, the government, and the people of Tanzania.



the Jane Goodall Institute



THE UNITED REPUBLIC OF TANZANIA  
MINISTRY OF WORK, TRANSPORT AND COMMUNICATIONS  
UNIVERSAL COMMUNICATIONS SERVICE ACCESS FUND (UCSAF)



Board of Directors, Management and staff of **Universal Communications Services Access Fund (UCSAF)**

convey condolences to the **President of Tanzania John Pombe Joseph Magufuli** to the family colleagues, friends and all Tanzanians of the united Republic of Tanzania **the Late Hon. Benjamini William Mkapa**

**MAY HIS SOUL REST IN PEACE**

**AMEN**

**1938 2020**



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# Half a million farmers open NMB accounts in six months

By Smart Money Reporter, Simiyu

AS the country heads towards 'Nane Nane' celebrations in honour of farmers' role in development, NMB Bank Plc has opened accounts for over half a million between January and June this year.

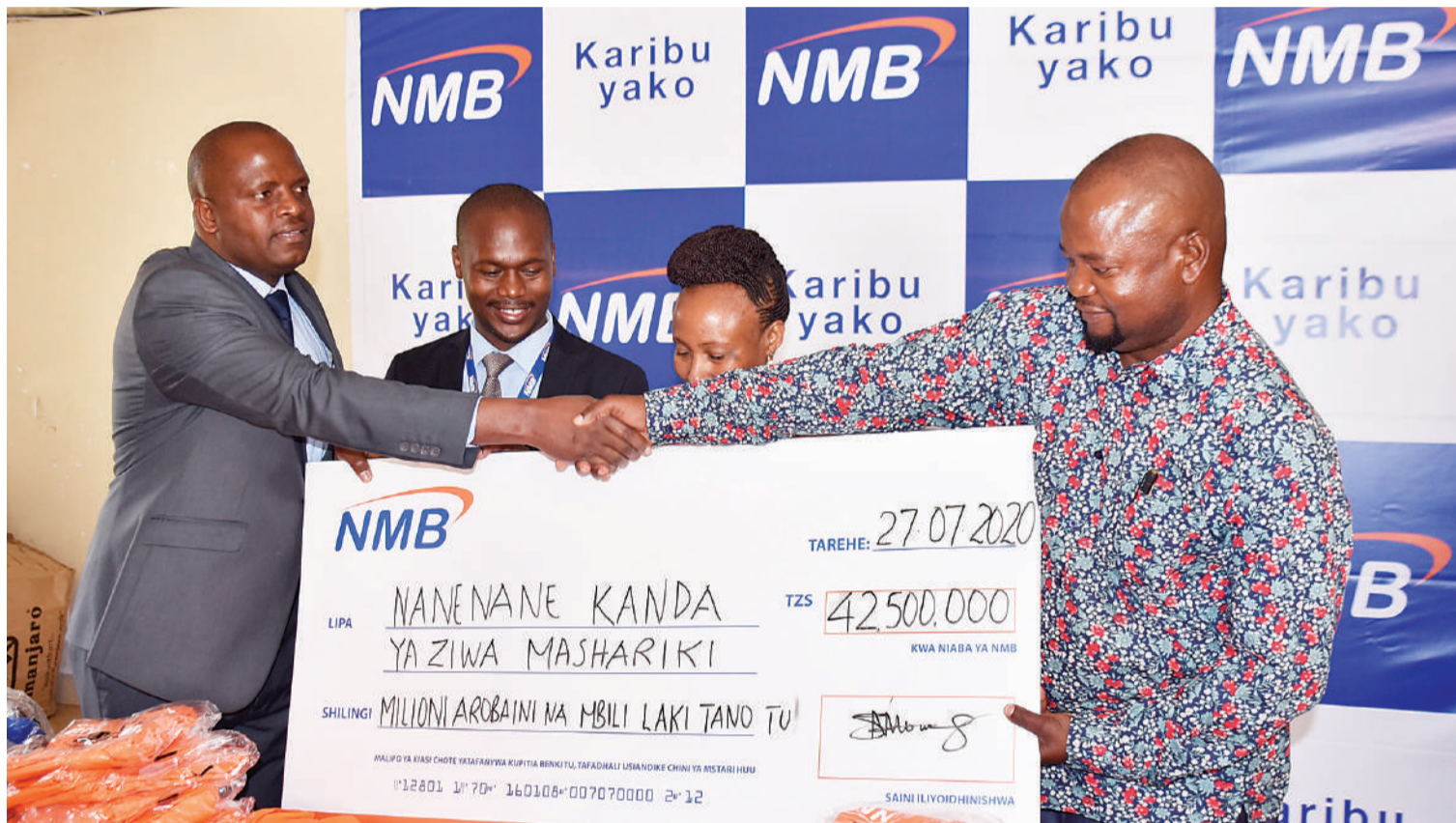
The bank which has allocated 42.5m/- to sponsor this year's 'Nane nane' trade fair for the Lake Zone to be held in Simiyu during the first week of August, said 86,000 of the new the accounts were opened by farmers in Simiyu region.

The bank's Western Zone Manager, Sospeter Magesse said this week that the bank is committed to work with smallholder farmers and ensure that they graduate into commercial farmers.

Speaking after handing over the 42.5m/- sponsorship cheque to acting Simiyu Regional Commissioner, Festo Kiswaga, Magesse said the funding covers logistics and 300 branded t-shirts for participants.

"We have so far spent 100m/- in sponsoring the agriculture trade fair being held in Simiyu for the last three years consecutively," he noted.

The NMB Western Zone Manager further noted that agriculture is one of the key sectors



NMB Bank Plc Western zone manager Sospeter Magesse (L) hands over a dummy cheque for 42.5m/- to Simiyu acting regional commissioner, Festo Kiswaga being sponsorship for this year's annual 'Nane Nane' agricultural trade show to be held at Nyakabindi grounds in Bariadi next month. Photo courtesy of NMB.

generating revenue for the bank hence managements has given the sector priority.

"In support of President John Magufuli's efforts to develop the agriculture sector in the past five years, NMB has heavily invested in the value chain including crop cultivation, livestock keeping and fisheries," Magesse noted.

In remarks after receiving the cheque, the acting RC who is Bariadi District Commissioner, Festo Kiswaga commended NMB management for its commitment to support development projects.

"Farmers are important catalysts to development hence the bank's support of this group contributes directly to economic growth of the nation," he said.

He pointed out that agriculture remains an important backbone of the economy as it ensures that the country's food security is guaranteed while also earning foreign currency through exports of crop such as cotton.

"I call upon Simiyu residents and those from neighbouring regions to come and visit the show grounds to witness what our farmers can offer," Kiswaga stated while promising stakeholders the best of agro-produce on offer from the cotton cultivating region and its neighbours.

## Safaricom initiating Sh20 a day loan for buying smartphones

NAIROBI

SAFARICOM #ticker:SCOM will Tuesday kick off the sale of smartphones on credit to its subscribers who will make daily payments of as little as Sh20 a day for up to a year as the firm seeks to ramp up data revenues.

The telco is partnering with Google to offer one million affordable smartphones. Safaricom is aiming to rev up its data business to offset sluggish growth in mobile calls, where it has seen a small revenue growth due to saturation, forcing the firm to turn to M-Pesa and internet to power future growth.

"Cost of devices should no longer be an impediment. We are launching an innovative device financing plan dubbed Lipa Mdogo Mdogo that will give customers still using feature phones an opportunity to own a 4G-enabled device by paying only Sh20 a day," said Safaricom chief executive Peter Ndegwa said in opinion published in the Business Daily.

The offer will be available for all phones and the daily repayments will increase if subscribers go for high value smartphones as Safaricom seeks to eventually convert about 4 million 2G and 3G-enabled phones to 4G.

"Democratising data implies facilitating its universal access. It requires continually working towards bridging the digital divide," said Mr Ndegwa. Data is

one of Safaricom's fastest growing revenue lines and it hopes that increased smart phone usage will boost it



Safaricom chief executive Peter Ndegwa.

Revenue from mobile data, where Safaricom has been aggressively fighting

for market share by offering internet bundles without expiry, rose 12.1 percent to Sh40.7 billion, after record-

ing 21 percent growth in the second half ended March.

"Mama Mbogas are also using 4G enabled devices to send photos and videos of their produce to customers, taking orders online and delivering using boda-boda riders," said Mr Ndegwa. "It is an innovative way of allowing customers to get a device that they would otherwise not be able to afford. If you have an app, you can't use it on a 2G phone."

Safaricom has experienced an increase in data traffic as people work from home and students turn to e-learning services. The firm in April said mobile phone data usage had grown by 35 percent as users streamed movies on platforms like Netflix, worked from home and used social media sites like Facebook.

Safaricom said earlier it will this year launch Kenya's first fifth-generation (5G) mobile internet services targeting major urban centres, making it the inaugural operator to offer commercial and superfast services in the region. The 5G launch will follow the December 2015 unveiling of the 4G network, which has helped Safaricom grow its revenues from data to Sh40.67 billion as at March this year from Sh9.3 billion in 2014.

The firm had completed testing and trials for the upgraded network as the company seeks to capitalise on burgeoning mobile Internet use in the country. The 5G service is a central part of its attempts to further expand its data business to counter slower growth in voice calls revenue.

## IMF forecasts net profit of \$1.9bn in 2021 but warns of coronavirus uncertainty

WASHINGTON

THE International Monetary Fund forecast a net profit of \$1.9 billion next year and \$2.4bn in 2022 but said the projections are subject to "larger-than-normal" uncertainty owing to the Covid-19 pandemic.

The Washington lender expects a net loss of \$1.6bn for the year ended April 30, partly due to an unrealised pension-related adjustment during the fiscal year, it said on Friday. The accounting adjustment offset net operational income of about \$1.9bn and the resulting loss will be absorbed by the fund's "sizeable" reserves.

"Operational income for [fiscal year] 2021 and [fiscal year] 2022 is expected to remain strong," the fund said. "However, these projections are subject to a high degree of uncertainty related to the scale of new lending associated with the Covid-19 economic fallout, as well as the timing and amounts of disbursements under approved arrangements included in the projections."

The projected net profit for the next two years also depends on uncertainty related to the discount rate used to measure the fund's retirement plan obligations and asset returns. Such uncertainty can have "a large impact on the actual outcome, given the heightened volatility in financial markets in the wake of the pandemic", it said. Additional



KRISTALINA GEORGIEVA

Kristalina Georgieva, IMF managing director.

uncertainty affecting its income projections in-

cludes the performance of the fund's investment and retirement plan asset portfolios.

The lender's executive board agreed to maintain the margin on the IMF lending rate unchanged at 100 basis points above the interest rate for Special Drawing Rights - a multilateral reserve asset used by the lender based on a basket of currencies - for the 2021 and 2022 financial years. This is the basic lending rate for member countries that choose to borrow from the IMF.

This year's net operating income, mainly from lending and investments, was "robust" and reflects "ongoing elevated use of fund credit that is expected to remain high" as member countries seek help to cope with the pandemic. Last week, the fund temporarily increased the amount of assistance member countries can request in a year and removed limits on the number of disbursements poor countries can secure.

The move came as the lender moves to help strengthen economies struggling because of the pandemic. As of mid-July, 72 countries had received assistance from the fund's emergency financing instruments after it doubled the annual access limits on April 6.

## Woolworths sees massive spike in online sales

JOHANNESBURG

WOOLWORTHS saw online food sales for its South Africa business leap 87.8% in the 52 weeks to 28 June as consumers turned the Internet and shunned stores amid the Covid-19 pandemic.

The retailer's fashion, beauty and home online sales grew by 41.3% during the second half. The company flagged a small fall in annual sales after its non-food stores were shut in the second half of its financial year due to Covid-19 lockdowns.

Even before the global health crisis, South African brick-and-mortar retailers were struggling with weak consumer spending amid slowing wages growth, high utility costs and high unemployment. The pandemic has compounded these problems.

Woolworths, which also operates in Australia, said group sales for the 52 weeks ended 28 June fell 0.1% compared to a year earlier. In constant currency terms, sales declined 1.1%. The sales performance for the second half was hit also by a drop in customer numbers as they limited trips to malls and shopping centres, with some opting just to shop online.

For the full year, Woolworths food sales jumped 10.7% while fashion, beauty and home sales declined 10.7% as shoppers prioritised essentials. "To stimulate trade and manage inventory levels throughout this period, management executed a series of focused promotional and clearance initiatives targeted at generating and preserving cash," the firm said in its trading update.

Online soars

"While this negatively impacted gross profit margin, it has resulted in better inventory levels and an improved working capital and net gearing position at year-end." In Australasia, sales in upmarket department store David Jones fell 6.3% over the year, while sales in Country Road Group declined 14.3%. Online turnover in both businesses jumped 100.7% and 28.1% respectively in the second half.

South Africa's retail sales plunged by a record 50.4% in April and by 12% in May, data showed on Wednesday, in the latest evidence of the impact of the early, stricter phase of the country's coronavirus lockdown.

# Thousands of Malkia Account holders get 500bn/- in loans



CRDB Bank Plc's Mbezi Luis branch manager, Agnes Kisiniini makes a presentation during a capacity building forum for Ubungo Municipality's Malkia Account holding entrepreneurs held in Dar es Salaam last week. Photo: Guardian Correspondent

By Smart Money Reporter

OVER 25,000 Malkia Account holders have received loans worth 500bn/- in the past year while also receiving training in basics of entrepreneurship and financial management of their businesses.

Addressing Malkia Account holders from Ubungo Municipality over the weekend, CRDB Eastern Zone Manager, Badru Idd said the bank is committed towards empowering women. "I would like to encourage women to open Malkia Accounts and enjoy benefits which come with it such as getting loans," Idd said when opening training for Ubungo women who are Malkia Account holders.

He said in a bid to encourage more women join Malkia Account, the bank has streamlined the process while also reducing the opening balance from 50,000/- to 5,000/-

only. "Malkia Account has more to offer to business women and others because CRDB management is committed to empowering the group economically," he assured.

In a speech to grace the training, acting Ubungo Municipal Director, Kissa Mbila thanked CRDB management for lowering interest rate charged on loans given to women's groups with Malkia Accounts from 16 to 14 percent only.

"The lowering of interest rates reduces the burden of repayment to business women hence allows them to reinvest and grow their businesses which leads to increased profits," Mbila who is Ubungo Legal Counsel noted.

She challenged Ubungo women entrepreneurs to seize CRDB's varied opportunities which come along with Malkia Account opening saying women's economic empowerment can be realised with such initiatives.

"Through these groups, it's easier for women to get loans and repay them while growing their businesses so we say thank you to CRDB for supporting government efforts to build people's economic capacity," Mbila added.

CRDB's Mbezi Luis Branch Manager, Agness Kisiniini

said Malkia Account allows women to realise their full business potential. "Malkia Account also encourages women to adopt a saving culture through regular small deposits made from their businesses," Kisiniini said.

She urged women small business owners who want to grow big to exploit CRDB's varied opportunities which allow them to develop as individual but also as groups. "It's safer and profitable to deposit groups' money with the bank other than individuals who can easily lose it," she underlined adding that CRDB offers good interest to deposits.

# De Beers looks to restructure while diamond sales plummet

LONDON

DE BEERS is considering ways to restructure mines, expand in jewellery and overhaul diamond sales, as the world's biggest and oldest producer rethinks its entire business in an industry left paralysed by the pandemic.

The company founded by British imperialist Cecil Rhodes in the late 1800s was under pressure even before the coronavirus to reform. While De Beers boasts one of the world's most powerful luxury brands, it remains tied to traditions that in some cases have barely changed for decades. Chief executive Bruce Cleaver began a modernisation process after taking over in 2016, and those efforts will be expanded and accelerated.

With the entire industry brought to a halt by the pandemic, De Beers sold just \$56 million of rough diamonds in the second quarter, down about 96 per cent from a year earlier. RBC Capital Markets expects the company to post a \$100m loss in the first half of the year.

In a letter to staff last week, Mr Cleaver outlined a list of ways the company, owned by Anglo American, can narrow the gap between its revenue and costs. These range from selling rough stones "more quickly and in a more integrated way", to rethinking how it recovers diamonds, according to a copy of the letter seen by Bloomberg. Diamond demand is likely to fall in the near term, he said.

"Covid-19 has compounded and exacerbated difficulties that already existed in the diamond world," Mr Cleaver said. "These difficulties, which have inhibited our growth over the past several years, have become even more urgent to address. They require us to act now to protect the short-term health of the business while refocusing and reorienting it

to realise our long-term potential."

The details of the changes are still being worked out, Mr Cleaver said. However, the process is likely to involve job cuts, according to people familiar with the matter. A De Beers spokesman declined to comment.

One longstanding tradition is the way the company sells its diamonds. De Beers holds what it calls "sights," during which its 80-odd accredited customers fly to Botswana for about a week, where they inspect and purchase stones. The company sets the prices and

its customers, known as sight holders, are not able to negotiate, a policy that has frustrated many of its customers in recent years.

Overall, it's become clear the company needs to accelerate changes to the way it operates, Mr Cleaver said. "We are now working through a process to start to shape an organisation that is better equipped and empowered to deliver this change," he said. "It won't be easy for any of us. We will, very likely, come out of this a more focused and more connected business."



De Beers' CEO, Bruce Cleaver.

# Orange setting its sights on Ivory Coast's financial hub for Bank Africa's launching

ABIDJAN

FRENCH telecommunications firm Orange has partnered financial services group NSIA to launch Orange Bank Africa in Abidjan, Côte d'Ivoire.

According to a statement released to the media, Orange Bank Africa will be headed by Jean-Louis Menann-Kouamé and will offer a range of services accessible via mobile phone.

Orange Bank Africa has been established to address the needs of un-banked or those with limited access to conventional banking services. "When it launches, Orange Bank Africa via its Orange Money service will offer a range of savings and micro credit services allowing customers to borrow as little as 5,000 CFA francs instantly using their mobile phone," reads an excerpt from the service.

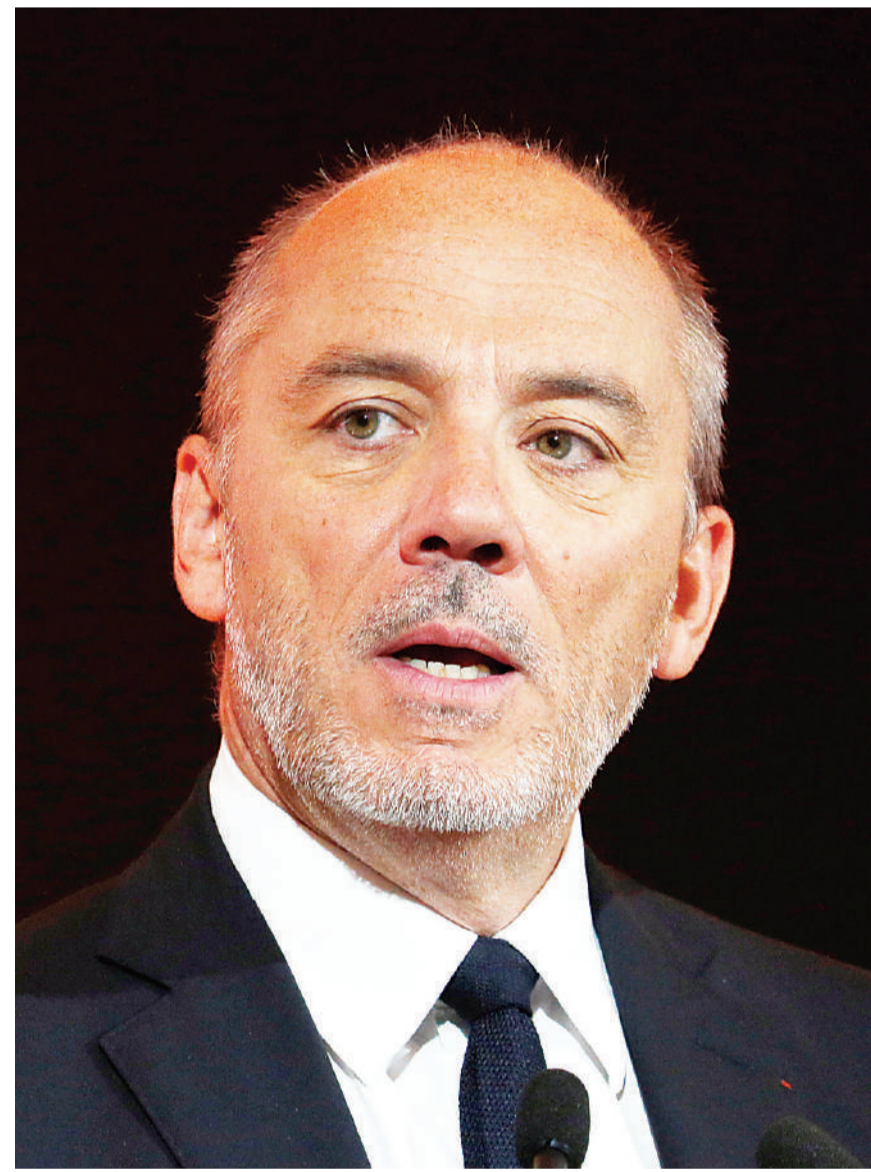
Orange Chairman and CEO, Stéphane Richard, explains, "New technology is needed to strengthen financial inclusion and support economic development, as proven by mobile money over the past few years. Banking is a new area of business for Orange in Africa. It falls squarely in line with our strategy as a multi-service operator and our desire to drive the digital transformation forward in Africa. Based on our association with NSIA, also a leader on the market in Africa, we provide easy access to bank services for as many people as possible, with simple and essential services that benefit all our clients."

Jean Kacou Diagou, CEO of NSIA, adds: "I am very pleased that the partnership between Orange and NSIA has resulted in the creation of Orange Bank Africa. For the past 25 years, NSIA Group has been developing bank and insurance solutions to address the needs of African people and make them available to as many people as possible. We know that electronic banking is vital for the financial inclusion of our customers. We are proud to have combined our expertise and human capital with that of Orange to create the fully digital Orange Bank Africa." The companies add that Orange Bank Africa will expand into Senegal, Mali and Burkina Faso.

Orange Money

In May 2020 Orange announced that Burkina Faso and Morocco had been included on a list of countries in Africa where one can receive direct Orange Money remittances from France. The two countries join Ivory Coast, Guinea, Madagascar and Mali to access the international money transfer solution offered by Orange.

Christian Bombrun, Senior Vice President Products and Services, Orange France, said at the time: "The health crisis we are going through has shown that mobile-to-mobile money transfer is a key benefit for our customers. Money transfer users in France have massively turned to Orange Money to instantly and securely send money to their loved ones in Mali, Ivory Coast, Madagascar and Guinea. The opening of two new corridors, in Burkina Faso and Morocco, is an important step in Orange Money's development strategy worldwide."



Orange Chairman and CEO, Stéphane Richard.

# Reliance eclipses Exxon to become world's second-biggest energy firm

MUMBAI

RELIANCE Industries, controlled by Asia's richest man, toppled ExxonMobil to become the world's largest energy company after state-controlled Saudi Aramco, as investors piled into the conglomerate lured by the Indian firm's digital and retail forays.

Reliance, which manages the world's biggest refinery complex, gained 4.3 per cent in Mumbai on Friday adding \$8 billion to take its market value to \$189bn, while Exxon Mobil erased about \$1bn.

Reliance's shares have jumped 43 per cent this year compared with a 39 per cent drop in Exxon's shares as refiners across the globe struggled with a plunge in fuel demand. Aramco, with a market capitalisation of \$1.76 trillion, is the world's biggest energy company.

While the energy business accounted for about 80 per cent of Reliance's revenue in the year ended March 31, chairman Mukesh Ambani's plan to expand the company's digital and retail arms has helped him attract \$20bn into its Jio Platforms unit. That in turn helped add \$22.3bn to Mr Ambani's wealth this year, propelling him to the fifth spot in the Bloomberg Billionaires Index.

Mr Ambani's dealmaking has lured investments from Google to Facebook into his digital platform in recent months. The 63 year-old tycoon has identified technology and retail as future growth areas in a pivot away from the energy businesses he inherited from his father, who died in 2002.

Meanwhile, large scale global oil demand destruction – some 30 million barrels a day, or a third of regular usage, in April – sent energy markets into a second-quarter tailspin, from which they've only recently started to recover. A major decline in oil prices combined with Opec production cuts, collapsing refining margins and millions of barrels of unsold crude have hurt big oil companies including Exxon and Chevron.

# Coffee farmers in Rombo set to establish processing plant

By Smart Money Reporter, Rombo

FARMERS in Usseri Division of Rombo District have vowed to invest in a coffee processing plant to ensure that they add value to the commodity and earn more revenue compared to selling raw beans.

In a resolution at the end of their two days training, over 20 farmers from the district said the processing plant is an important investment to be made currently when the government is advancing industrialization.

During the training which was organized by Action for Justice in Society (AJISO) through facilitators from Choice Coffee Company Limited in collaboration with Small Industries Development Organization, the farmers said they have been motivated by the facilitators' presentations which focused on value addition of commodities.

The farmers who among other things were taught how to select the best quality coffee beans, process it manually at their farms and also how to package it ready for the market agreed that value addition is the best way going forward. They were bestowed with

SIDO recognized certificate that recognises them as being qualified to undertake coffee processing but also train peers.

Rombo District Community Development Officer, Consolata Massawe who officiated the meeting lauded the decision by the farmers to invest in the processing plant that will boost development of the district.

Massawe also paid tribute to AJISO for supporting efforts to empower grass root farmers through such training initiatives which enables them to earn more from the commodities which have been processed.

"Through such initiatives by AJISO, these smallholder groups of farmers also become formal and qualify for loans to invest in growing their businesses," she stated adding that capacity building is an important factor if more farmers are to graduate into commercial producers and industrial owners.

Briefing the Rombo CDO on the training initiative, AJISO Social Worker, Sarah Fadhili said the organization has been working with smallholder farmers for many years targeting to build capacity aimed at improving earnings of farmers.

"We have talked to the trainers, Choice Coffee Company who will at the moment process the coffee for them in Moshi town but after processing it will be ferried back to Usseri Division for packaging," Fadhili said adding that AJISO will also assist them to secure reliable markets.

In a vote of thanks, one of the farmers, Gabriel Mahedi said the training was a true eye opener for them and that they will put in every effort to ensure they set up the coffee processing plant as soon as possible.

"Currently, we are selling coffee at around 2,000/- per kilogram but after processing it we expect to sell at more than

5,000/- per kilo," Mahedi said while thanking AJISO and other stakeholders who facilitated the training and capacity building of the Rombo farmers many of who have been cultivating the beans for many years but remain poor because of selling raw beans. "We are encouraged by sensitization made by AJISO trainers who have alerted us on the possibility to add value to our beans and earn more," he said while stressing that days of being exploited by middlemen are over.

Rombo is one of the country main coffee cultivating districts contributing with Arusha produce about 20 percent of the beans per annum. Recent statistics from Tanzania Coffee Board show that coffee exports for 2019/20 is estimated at 50,000 metric tons which is down from 68,000 tons sent abroad in 2018/19 season.

Until 2000, coffee used to contribute at least five percent of the country's export earnings but a combination of factors including low prices offered by middlemen have seen farmers abandon the crop hence reduce export volumes.



Rombo District community development officer, Consolata Massawe (L), presents a certificate of attendance to a coffee farmer from Usseri Division, Gabriel Mahedi, who took part in a two-day training last week. With them is a Social Worker from AJISO, Sarah Fadhili. Photo: Guardian Photographer.

# Tesla Congo cobalt deal means millions for sanctioned Gertler

BRUSSELS

TESLA Inc., the company Musk runs, struck a deal last month with Glencore to buy as much as 6,000 tons of cobalt annually for use in the rechargeable batteries that power its electric vehicles. Glencore, in turn, is obligated to pay Gertler about 2.5% of sales from its mines in the Democratic Republic of Congo - royalty rights he acquired from state-owned miner Gecamines.

What makes the arrangement eye-catching is that Gertler has been blacklisted from the US financial system since December 2017. Now he stands to indirectly benefit from an American company's payments, if only by a few million dollars a year, since most of the cobalt Tesla is buying will come from Glencore's Congolese mines, according to people familiar with the matter.

Tesla has said it aims to eliminate cobalt from its batteries to reduce costs. That would also remove reputational hazards associated with sourcing minerals from Congo, including human rights challenges posed by artisanal mining, which provides income for millions but where fatalities and child labour are common.

While Glencore assures buyers that no hand-dug cobalt is treated at its mechanised mines, the contract signals that the metal remains key to Tesla's expansion over the next few years, even at the price of exposing itself to another risk in the central African nation: corruption.

"Buying cobalt from Glencore's Congo projects doesn't only raise ethical issues, it even creates legal risks for US companies like Tesla since part of the money paid subsequently goes to a sanctioned entity," said Elisabeth Caesens, director of Brussels-based transparency group Resource Matters, who has studied the Congolese mining industry for more than a decade. "Has it consulted the US Treasury ahead of signing the deal about any precautions it should take under US law about these payments to Gertler?"

Tesla didn't respond to emailed questions, and Glencore and Gertler

both declined to comment. A spokesperson for the Treasury Department wouldn't discuss the Tesla contract beyond saying that it "strongly encourages" US companies to develop a risk-based approach to sanctions compliance.

US companies are barred from doing business with sanctioned entities, such as Ventora Development Sasu, the Gertler company that receives royalties from Glencore's mines in Congo. But Tesla's contract is with Glencore, which is based in Switzerland.

Sanctions experts offered differing views of the legal risk for a company in Tesla's situation, with some saying the arrangement probably doesn't run afoul of the rules and the prospect of a US enforcement action seems remote. Others said they thought Treasury might take a harder line.

In sanctioning Gertler, the US said he had used his friendship with former President Joseph Kabila to act as a middleman for multinational companies to acquire mining operations in Congo and had profited from "opaque and corrupt" deals - allegations Gertler has denied. Earlier this month Bloomberg News reported on financial transactions among a network of companies and individuals that emerged in Congo largely after the sanctions were imposed and that raise questions about whether they somehow enabled Gertler to continue doing business there. Gertler's lawyers said he didn't have any business dealings with, or even know, most of the individuals and denied he was engaged in sanctions evasion.

Almost three-quarters of the world's cobalt comes from Congo, where Glencore owns two of the largest mines, and demand is forecast to surge in coming years, driven by electric-vehicle sales. Direct deals between miners and auto manufacturers are rare. Glencore, the world's biggest producer of cobalt, has other long-term contracts with non-US companies in the middle of the battery supply chain, including Belgium's Umicore SA, South Korea's Samsung SDI Co. and China's GEM Co. Some US companies, including Apple Inc., source cobalt products from these suppliers, according to reports published last year.

Glencore halted royalties to Gertler in response to the sanctions but resumed paying in euros in mid-2018 to resolve a lawsuit filed by the businessman. On the day Glencore announced its decision, the US designated an additional 14 companies controlled by Gertler, including Ventora.

At the time, Glencore said it had discussed the matter with US and Swiss authorities but declined to confirm whether Treasury approved the decision. Meeting contractual obligations to Gertler was the company's "only viable option to avoid the material risk of seizure" of its mines, the company said two years ago.

VIEW FROM THE TOP



Elisabeth Caesens, director of Resource Matters.

# Gold rallies to new record as haven demand rises and dollar slips

SINGAPORE

SPOT gold climbed to an all-time high as the dollar plunged and concerns about the global economy boosted demand for havens. Futures also touched a record as a contract roll provided a further boost to its rally.

Bullion's move came as a gauge of the dollar fell to the lowest in more than a year amid negative real rates in the US and bets that the Federal Reserve will keep policy accommodative when it meets this week. Inflows into gold-backed exchange traded funds this year have surpassed a record set in 2009, with total holdings at an all-time high of more than 3,300 tons.

Spot gold climbed to \$1,923.20 an ounce, topping the previous all-time high of \$1,921.17 set in 2011. Futures also touched a record on Monday and traded at \$1,946.90 by 10:25am in Singapore. December overtook August as the contract with the highest open interest on Thursday, though final data wasn't released until the Friday trading session was already underway in Asia. The December contract touched \$1,927.10 an ounce Thursday, above the record for the most-active contract of \$1,923.70 reached in 2011.

"Strong gains are inevitable as we enter a period much like the post-GFC environment, where gold prices soared to record levels as a result of copious amounts of Fed money being pumped into the financial system,"



Gold bars are displayed at South Africa's Rand Refinery in Germiston. The precious metal rallied to a new record and may climb further, according to Goldman Sachs.

with a weak dollar and negative real rates providing further impetus, said Gavin Wendt, senior resource analyst at MineLife Pty.

Investors have poured into gold as the coronavirus pandemic's hit to global growth

underpinned its status as a safe haven. But the metal's getting support from a long list of factors: geopolitical tensions are rising, real rates have tumbled, the dollar is weaker, and government and central banks worldwide have unleashed vast

stimulus measures to try and boost economies.

The environment has even raised the spectre of stagflation, a rare combination of sluggish growth and rising inflation that erodes the value of fixed-income investments. In the US, investor

expectations for annual inflation over the next decade, as measured by a bond-market metric known as breakevens, have moved higher the past four months after plunging in March.

US bond markets have been a key metric to watch and a driving force behind the rush to gold, which is serving as an attractive hedge as yields on Treasuries that strip out the effects of inflation fall below zero. Traders are again eyeing record low yields, with dimming hopes for a sharp US growth recovery fuelling expectations that the Fed is about to signal more accommodation ahead.

Investors will get a steer from the Fed this week, with officials meeting July 28-29. Expectations are they'll keep interest rates near zero, while markets will also be watching for any signals around shifts in strategy.

The meeting may be a platform for a strong message that change is coming, opening up the possibility for more unconventional policies further down the line, according to Chris Weston, head of research at Pepperstone Group in Melbourne. "If we think about real yields and what the Fed is doing, it just suggests to me that it's a matter of time before real yields continue to trend lower and gold goes higher."

Most analysts are bullish on the metal's outlook. Goldman Sachs said the metal could reach \$2,000 in the next 12 months, and Citigroup puts a 30 per cent probability on prices topping that level by the end of this year.









American Michael Thompson holds aloft the trophy after winning the PGA Tour's 3M Open at TPC Twin Cities in Minnesota (AFP Photo)

## Thompson snaps seven-year US PGA win drought at 3M Open

WASHINGTON

AMERICAN Michael Thompson snapped a seven-year US PGA title drought on Sunday, making birdies on two of the last three holes to win the 3M Open by two strokes.

Thompson, the 2012 US Open runner-up, rolled an impressive bunker shot within three feet of the cup at the par-4 16th and holed a 15-foot birdie putt at the par-5 18th to secure his first tour triumph since the 2013 Honda Classic.

"I don't know what to say. This is so exciting," Thompson said, his voice cracking with emotion as he fought back tears.

"I played such good golf today. I stayed within myself. I played within myself. This means so much to me."

Thompson fired a four-under par 67 in the final round to finish on 19-under 265 to defeat compatriot Adam Long by two shots after 72 holes at TPC Twin Cities in Blaine, Minnesota.

World number 218 Thompson, who said his family could not be with him to celebrate due to the coronavirus pandemic, last won 166 starts ago.

His breakthrough booked the 35-year-old into next week's WGC Memphis event, next month's PGA Championship, the US Open in September and the Masters in November.

"It has been a long time," Thompson said. "To know I have security for two more years, to get in all those tournaments, it's

just so exciting."

Level with Long at the tee on the reachable par-4 16th, Thompson smacked his tee shot into a greenside bunker, then blasted out of the sand to inside three feet and made his birdie putt to seize the lead alone.

After missing a 15-foot birdie putt on the par-3 17th, Thompson dropped his third shot just inside 15 feet and sank the putt for the victory.

Long, who made the cut on the number, went 63-64 on the weekend, with his career-best 16 birdies in the last two rounds giving him a share of the lead with Thompson in the clubhouse.

"Ball-striking was a lot cleaner," Long said of his weekend. "I had more birdie opportunities. I just tried to keep the pedal down and make as many birdies as I could."

"The way scoring is around here, I knew I would have to keep making birdies."

Long, ranked 110th, won his only PGA title in January 2019 at the Desert Classic as a rookie. He shared second last November at the Mayakoba Classic.

A third-place pack on 268 included 2011 Masters champion Charl Schwartzel of South Africa, Sweden's Alex Noren, Argentina's Emiliano Grillo and Americans Robby Shelton, Charles Howell, Max Homa, Cameron Tringale, Tony Finau and Richy Werenski.

AFP

## Athletics: Kenya's Cheruiyot ready to hunt for glory on the track again

NAIROBI

KENYA's Timothy Cheruiyot, the 1,500 metres world champion, is hoping to return to competitive running next month after a hiatus caused by the coronavirus crisis.

Cheruiyot, a three-time Diamond League winner, has targeted the Aug. 14 Monaco race of the same series as his return date. He plans to run in at least three more races before the end of the year.

"My focus is to be there, to compete to run at least my personal best," he told Reuters.

The coronavirus outbreak, which has infected millions and killed hundreds of thousands of people around the world, led to the shutting down or postponement of sporting events, including the Tokyo Olympic Games, to curb its spread.

It also disrupted Cheruiyot's 2020 plans, which included preparing for the Olympics in Tokyo.

He and his team mates were forced to interrupt their camp at Rongai Athletics Club, located on the outskirts of Nairobi, for three months. They

have just resumed training, said Bernard Ouma, Cheruiyot's coach.

"We are... trying to see if any of the provisionally provided Diamond League races will take place," Ouma said.

There are five such race events which are uncertain to take place due to the coronavirus crisis, the coach said, adding that athletes were trying to adapt.

"The year 2020 is more of survival," he added.

Yet there is a silver lining in all the gloom: injured athletes have time to be nursed back to health without the pressure of worrying that they are missing out.

Cheruiyot, who had been nursing an unspecified injury in February, said the pause has allowed him to recuperate and get fit. He is yearning to get back into action.

"I miss racing, always connecting with friends abroad, running together, having fun outside," he said.

REUTERS

## Golfer Angel Eaton's disheartening revelation

By Correspondent Lloyd Elipokea

ELEVEN years ago, a trio of likely hopeful and nervy Tanzanian lady golfers journeyed across the border into Uganda to vie for top honours at the 2009 East African Challenge Golf Championship, which to be specific, was set to unfold in Uganda's capital Kampala.

The triumvirate consisted of unheralded players at the time such as Madina Iddi, Hawa Wanyeché, and lastly but doubtlessly not the least, the peerless lady golfer Angel Eaton, who unbeknownst to us at the time, would sally forth self-assuredly in the wake of the immensely esteemed women's golf tournament in Kampala to become one of the continent's select echelon of premier lady golfers.

But you see ahead of the opening tee shot, none of the aforementioned magical developments in domestic women's golf had happened...yet.

This meant that as they were venturing into the treacherous waters of East African women's golf eleven years ago in Kampala, the trophy-winning ambitions of our then triumvirate of lady golfers must have been snorted at and perhaps even ridiculed by seasoned commentators on regional golf at the time.

Nonetheless, against all expectations, our lady golfers rewrote the script that had been written for them and astonishingly won the whole shebang in what was a truly unforgettably sublime display.

Following that magnificent triumph, the likes of Wanyeché, Iddi and Eaton would proceed to strike real terror into the hearts of their counterparts from different African countries at various prestigious women's golf championships on the continent.

However, if truth be told, it could be sturdily argued that although the ascent of Wanyeché and Iddi was gripping to behold, it was really the meteoric rise of Angel Eaton up into the stratosphere of African women's golf that most certainly captivated us all and gave us amply more than sufficient reason to have good cheer.

Indeed, since 2009 to the present-day, Eaton's outstanding exertions have seen her carry the day at many of the continent's most prized women's golf competitions.

Some of these treasured



Dares Salaam's Lugalo Club's golfer, Angel Eaton.

championships include the Coast Open in Kenya, the Malawi Open and the ABB Challenge Open in Accra, Ghana among others.

In spite of these admirable successes, though, which have set her apart as being distinctly a cut above the rest Angel Eaton recently dropped a veritable bombshell, which must have shaken the arena of domestic women's golf to its foundations.

Indeed, in what was a saddening revelation, Eaton bared her soul to say that she is seriously contemplating quitting the sport of golf due to the gross lack of support that she has received from stakeholders

and sponsors.

In an interview with the media, Eaton poignantly revealed that she has oft had to rely on her own means to finance her participation in various competitions on the continental women's golf scene through the years.

Without a shadow of a doubt, the news that Eaton is considering calling it quits is a very disturbing development for domestic women's golf.

In addition, the fact that potential sponsors with deep pockets here in the country have been reluctant to provide her with the support that she so dearly

needs stands as a damning indictment of how we as a society ascribe enormous value to certain sports like football, for example, and place low value on other sports like women's golf as Eaton's case so vividly illustrates.

Indeed, one hopes that this saddening state of affairs changes in the future.

And, as for Eaton's fears, hope springs eternal that the talented lady golfer will find a sponsor soon so as to preclude her retirement.

## Why people still may pay to watch Mike Tyson

By Kevin Iole, Combat columnist

WHAT is the intrigue, you may ask, in watching two ex-boxing legends slog around a ring at 54 and 51 years old when there won't be judging, they won't be going for knockouts and lord only knows how they'll make it past two rounds before getting winded.

The intrigue, of course, is Mike Tyson. The 54-year-old former heavyweight champion announced on Thursday that he'll return to boxing for the first time since he lost to Kevin McBride in 2005 when he faces Roy Jones Jr., 51, on Sept. 12 in Carson, Calif.

Tyson is a different man today than he was at the peak of his career, when he was not only blowing through the best fighters of the day but providing the tabloids enough headlines for two lifetimes.

There was a professional wrestler by the name of Johnny Rodz who is now in the WWE Hall of Fame who went by the nickname of "The Unpredictable Johnny Rodz." Rodz was unpredictable in a scripted show; Tyson was more unpredictable in real life. He was liable to do the most expected things at the least expected moments.

Tyson's built a second career for himself, much of it based on talking about himself and his wild life during his prime as one of the hardest-hitting boxers ever.

He's become a successful and wealthy businessman after having lost more than \$300 million he'd earned in prize money during his boxing career. Some of it was stolen from him; much of it he blew with oddball purchases like live tigers. He was "Mike Exotic" before the world ever knew of "Joe Exotic."

As he's turned around his life, built several successful businesses and had a relatively normal retirement from the fight game, a different side of Tyson emerged.

He's a guy who loves to help others and who revels in providing advice and support to the young fighters who revere him and seek



Mike Tyson

his assistance.

The fight with Jones is a way for him to introduce the world to his new Legends Only League. And it's not supposed to be a competitive, hard-fought bout. It will be a show for the nostalgists among us, who want to see two of the best who ever did it move around in the ring one more time, even if they're shells of their former selves.

But Tyson's former self can't be forgotten by the millions who grew up mesmerized watching him in the ring and listening to him threatening to eat the hearts of an opponent's children.

Boxing is a sport of instincts; when under pressure, a fighter will do what he or she knows.

So while they're not supposed to, as California State Athletic Commission executive officer Andy Foster told Yahoo Sports on Thursday, be trying to take each other's heads off, there is a gray area there:

How hard of a punch is too hard?

So, let's say for a moment that Jones stands a left hook, his trademark punch. What if he threw it with a bit more velocity than Tyson felt had been agreed upon? If we say they've agreed to punch no harder than a 5 on a scale of 1 to 10 and Tyson decides that Jones has just hit him with a 7 or an 8 left hook, what happens?

Does Tyson react instinctively and fire off a crunching left hook of his own? Does he get a bit more aggressive than he had agreed to, or wanted to? And what does Jones do in response?

That, my friends, is why you'll be interested in this fight and why so many more than will admit it today will wind up buying the pay-per-view.

Tyson is the most compelling fighter since Muhammad Ali. He was a brilliant talent who didn't defeat as many of the world-class opponents as he could have because

of things that happened outside the ring.

So we don't know if his emotions will get the best of him if Jones does something in the ring that Tyson feels was not agreed upon. We don't know how he'll react. We don't know if this fun, slow-paced exhibition will suddenly turn into a toe-to-toe battle.

There is so much we don't know.

What I do know is that it is precisely that which will pique the interest of millions, and make this show a bigger success than anyone, perhaps even Tyson himself, ever imagined.

Just you wait and see.

(Yahoo Sports)

“

The year 2020 is more of survival," he added. Yet there is a silver lining in all the gloom: injured athletes have time to be nursed back to health without the pressure of worrying that they are missing out.



# SPORT

Mission accomplished for Man United and Chelsea, Villa survive

COMPREHENSIVE REPORT, PAGE 19



The late Benjamin William Mkapa

## NSC:Mkapa has left lasting legacy in sports

By Guardian Reporter

NATIONAL Sports Council of Tanzania (NSC) has said the country's retired President, the late Benjamin William Mkapa, has left a lasting legacy in sports at the domestic level.

Mkapa had, among others, overseen construction of a modern stadium during his leadership term, which was the country's third term government.

Neema Msitha, NSC Acting Secretary General, said in Dar es Salaam yesterday the council, which takes charge of sports domestically, will remember Mkapa for his contribution in sports development.

She disclosed: "We will remember him a lot. He has left a lasting legacy, he constructed the National Stadium, which is an Olympic-standard facility."

The venue, built in Dar es Salaam, can host competitions for a variety of sports disciplines.

The NSC official noted: "The National Stadium is a sports complex that can host all of sporting disciplines' tournaments, there is no sporting discipline which can not take place at the facility."

"Such sports like basketball, tennis and volleyball are disciplines which can be held at the facility, the sports' playing areas' construction has not been completed but they will be among the disciplines to be played there."

She said the National Stadium's quality can not be matched by sports facilities constructed by neighbouring East African countries.

She disclosed the facility can not only host many sports fanatics at a time but also boasts of better quality. The National Stadium has 60,000 seating capacity.

Neema said the facility's presence in the country has proved crucial to its ability to host international tournaments.

The NSC official noted international sports governing bodies take facilities' qualities into great consideration prior to awarding countries rights to host major competitions.

She said the National Stadium has seen Tanzania host Africa Junior Athletics Championships and all sports stakeholders in the country know the fact.

She further pointed out the National Stadium played host to the Federation of East African Secondary Schools Sports Association (FE-ASSSA) Games.

Neema said the country won lots of praise from the neighbouring East African countries for successfully hosting the games.

She noted the countries acknowledged that Tanzania has better sporting facilities, as compared to their respective structures.

"We have every reason to mourn Mkapa's passing, but we should not simply cry, we ought to implement his good deeds," Neema disclosed.

She said: "We strongly believe the Ministry of Information, Culture, Arts and Sports is carefully maintaining the facility and it will continue overseeing better maintenance of the structure."

"We further call on sports associations which use the structure to also help in the venue maintenance so it can be a valuable mark left by Mkapa," she said.

The National Stadium, which was opened in 2007, has been built adjacent to the Uhuru Stadium, the former national stadium.

The National Stadium hosts major football matches such as the Mainland Premier League and home matches for Tanzania's senior national football team, Taifa Stars, senior national women team, Twiga Stars, and national junior sides.

With 60,000 seats, it is the 11th largest stadium in Africa and the largest stadium in Tanzania.

## Simba SC posts victory in last Premier League clash after two-year hiatus

By Correspondent Adam Fungamwango

SIMBA SC's victory over Polisi Tanzania in a 2019/20 Vodacom Premier League clash, played in Kilimanjaro on Sunday, has helped the outfit come out victorious in a last league game after a two-season hiatus.

The Dar es Salaam club, which has clinched this season's top flight silverware, posted 2-1 win over the hosts in the game, which was held at Ushirika Stadium in Moshi.

In the past two Premier League seasons, Simba SC, much as they emerged champions, had not recorded win in their last games.

Simba had last recorded victory in their last Premier League clash in the 2016/17 season, which had the outfit notching 2-1 victory over Mwadui FC at the National Stadium in Dar es Salaam on May 20 in 2017.

Midfielders, Shiza Kichuya and Ibrahim Ajibu, netted the goals for the eventual winners, striker Paul Nonga netted for Mwadui FC.

It was a season which had Yanga lifting the top honour via a better goal difference after they had tied with second placed Simba on 68 points.

Simba had since then clinched the Premier League top honours whilst failing to win their last clashes.

In the 2017/18 Premier League season, Simba were held to 1-1 draw by Ruvuma's Majimaji FC at the latter's venue, Majimaji Stadium, on May 28.

Winger, Marcel Kaheza, currently playing for Polisi Tanzania, netted for Majimaji FC in the clash.

Midfielder Haruna Niyonzima, who is currently featuring for Yanga, scored for Simba.

Kaheza also found Simba's back of the net in Polisi Tanzania's 2-1 loss to Simba, forward John Bocco scored a brace for Simba.

In the 2018/19 season, Simba managed a 0-0 draw with Mtibwa Sugar in the last match, which took place at Jamhuri Stadium in Morogoro on May 28.



Caravans' all-rounder, Kassim Nassor (L), puts his skills to show at the crease when his outfit locked horns with Lions Cricket Club in the previous season's GP Gymkhana Shield tournament, held in Dar es Salaam. PHOTO: COURTESY OF NIKHIL PUJARA

## Caravans cricketers bounce back in 2020 Nasser Memorial League

By Guardian Reporter

ALL rounder Kassim Nassor put scintillating displays with bat and ball to help Caravans Club notch a hard fought three-wicket victory over Aces A in a pulsating 2020 Kazim Nasser Memorial League (KNML)'s Division A duel, which was held in Dar es Salaam on Sunday.

Nassor's standout bowling showing, in particular, came in handy for the eventual winners that have, in the process, recorded their second win to move to the second spot in the Division A's table with four points from three matches.

Aces A won the toss and chose start batting in the clash, held at Dar es Salaam Gymkhana Club oval, and they were skittled for 139 runs in 43.1 overs of the 50-over clash.

Opener, Jumanne Mohamed, and all-rounder, Nassib Kelvin, who batted at number three, had a woeful day at the crease given they failed to offer meaningful contribution in the innings.

Mohamed could only manage six knocks before he was sent

back to the pavilion without a run to his name, having been caught by Caravans' skipper, Sreejith Kumar, from a delivery by Jitin Singh.

Kelvin, also a key member of the senior national cricket team, registered one run before he turned into yet another Singh's victim, having been bowled by the latter.

Aces A's other key all rounder Ankit Baghel, who opened the innings with Mohamed, chipped in with 13 runs.

His efforts to stay longer at the crease were frustrated by Singh, who caught the former from Gokul Das' bowling, leaving Aces A with 26 runs after 9.3 overs.

They later on experienced a quick dismissal, given top order batsman, Raza Imaam, was caught by Caravans' Nassor from Das' delivery, with the batsman posting four runs.

Notable batting performances in Aces A then came from Mohammad Ali and Ejaz Aziz that scored 30 runs, which included two boundaries and a six, and 20 runs, which included two fours, respectively.

There was still time for Imran Khan, Salum Jembe and Ali Mpeka to chip in with double digit scores for Aces A and help the squad finish with a good total. Khan recorded 13 runs, Jembe and Mpeka notched 10 runs apiece.

Nassor ended his impressive spell with the ball with four wickets, leaving 37 runs in 10 overs.

Singh too tormented Aces A to take three wickets and leaked 23 runs in his 10-over spell.

Das ended with two wickets, leaving 12 runs in four overs.

With Caravans being one of few domestic cricket clubs boasting of depth in batting, chasing 140 runs to win certainly was an achievable task.

They put a gallant fight in their innings to, in the end, come out victorious, dropping seven wickets.

They managed to shake off a wobbly start that had the side losing two wickets in the first two overs, as Suraj Kumar, who came on at number three, chipped in with 10 runs, which included a boundary.

Singh displayed his resolute-

ness at the crease to notch 33 runs, which included six fours.

Nassor, in the end, steered Caravans to the successful chase, winding up his stellar all-round showing by posting 50 runs not out which included four fours and a six.

Das and skipper Sreejith posted 13 runs and 10 runs respectively.

Sunil Adiyodi made certain of Caravans' successful chase after Manoj Kumar and Sreejith's dismissals, closing out the innings with three runs not out.

Ali ended with an impressive five-wicket haul in 10 overs for Aces A in what was though, eventually, an unsuccessful attempt to foil Caravans chase.

Pacer Mpeka took two wickets, leaving 38 runs in seven overs for the losing outfit.

Caravans' win has further seen them bring a series of their defeats to Aces A in recent regional club tournaments to an end.

Aces A cricketers have, as a result, dropped to the third spot in the Division A's table after collecting two points from three matches.

## Flexibles by David Chikoko



**EATV** **TONIGHT @ 9:00**

**TUESDAY**

11:00 DADAZ LIVE  
12:00 MPYA  
12:30 Msoi Kitaani (r)  
13:00 Wanawake Live (r)  
13:30 Kali Za Wana  
14:00 DK 10 za Maangamizi  
14:30 BBall Kings Highlights (r)  
15:00 Funguka  
15:30 SPORTS (r)  
16:30 #HASHTAG  
17:00 SSELEKT  
17:55 Kurasa  
18:00 eNewz  
18:30 Music/Soap  
19:00 EATV SAA 1  
19:45 MJADALA  
20:00 DADAZ (r)

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06:00 Supa Breakfast  
10:00 MAMAMIA  
12:00 Kipenga Xtra  
13:00 Planet Bongo  
16:00 EA Drive  
20:00 Kipenga  
21:00 The Cruise

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