



### National Pg 3

Govt seeks 7.02tri/- for governance



### National Pg 4

Zanzibar tourist hotels close down



### National Pg 4

TMA: Nights getting hotter than days



### National Pg 7

TRA holds taxpayer education events



# Wider Covid-19 tests as new case surfaces

By Correspondent James Kandoya

SCREENING of temperature will now be extended to domestic arrival terminals at all airports as well as major bus stands in an enhanced fight against the coronavirus pandemic.

This comes as a new case was confirmed yesterday in Dar es Salaam Region, bringing the national tally to 25 with five recoveries and one fatality.

Umyy Mwalimu, the Minister for Health, Community Development, Gender, Elderly and Children, said in Dar es Salaam yesterday that the new case is of a male Tanzanian aged 51 years and was being isolated at a facility within the city.

"Some 789 people who came into close contact with Covid-19 patients are being traced," she said in a statement.

Extending screening aims at identifying possible hidden cases among people moving from one area to a major urban centre. Up to now, screening for fever was being conducted at international arrival sections of airports as well as seaports and land border points.

Mwalimu said forehead scanners will be distributed to major arrival sections of airports and bus terminals, asking operators of upcountry and commuter buses to liaise



**Some 789 people who came into close contact with Covid-19 patients are being traced**

with authorities on how to procure those devices.

"We want to test more people and identify possible hidden cases so as to contain further spread of Covid-19," said the minister.

She spoke while receiving the first batch of Covid-19 supplies including forehead scanners (150), protective overalls (1,000) and face masks (100,000) donated by the Chinese Embassy and Chinese enterprises in Tanzania all worth around US\$ 64,000 (148m/-).

The donated supplies among others will enable their being distributed to regions with vital border crossings as they are at high risk of individuals passing the terminals with the disease not being noticed if there aren't enough thermometers.

The statement has come a fortnight after the first batch of medical supplies donated by the Jack Ma Foundation and the Alibaba Foundation for use by various African countries.

Chinese Ambassador Wang Ke said in delivering the items that the donation was meant to help enhance the capacity of Tanzania to fight the Covid-19 pandemic.

Among the donated items, some were contributed by the embassy, and another portion by the two Chinese companies, Huna Dongfang Jinxin International Corporation and

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Health, Community Development, Gender, Elderly and Children minister Umyy Mwalimu (R) demonstrates body temperature screening to China's Ambassador to Tanzania, Wang Ke (L), in Dar es Salaam yesterday shortly after receiving medical equipment and supplies donated by the Chinese Embassy and Chinese enterprises based in Tanzania. The items are chiefly meant for use in the fight against the spread of Covid-19 infections.

Photo: Guardian Correspondent

## 6.2bn/- donated in cash, items to combat Covid-19

By Guardian Reporter

DONATIONS in cash and items availed by individuals and companies towards the fight against coronavirus surpassed 6bn/- yesterday, the Prime Minister's Office has said.

PMO said in a statement that donations received by Prime Minister Kassim Majaliwa at his office in Dodoma amounted to 6.226bn/-.

Apart from cash, disinfectants and personal protective equipment were made along with other contributions like fuel to power vehicles

used by the national Covid-19 response team, it said.

"The Prime Minister thanked all individuals and companies that extended their donations to support the government's efforts to fight Coronavirus," it stated.

Generous donors include Twiga Minerals Corporation which contributed 4bn/-, businessman Rostam Aziz (1bn/-), Taifa Gas (T) Ltd (100m/-) and Puma Energy (T) Ltd which availed 50,000 litres of fuel to refill vehicles

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## Minister: Bill on human organ harvesting now in final stages

By Getrude Mbagu, Dodoma

THE government is finalising a proposed law to permit the recovery of organs such as kidney, heart and liver from brain-dead and terminally ill people for transplant to patients, the National Assembly was told yesterday.

Umyy Mwalimu, the minister for Health, Community Development, Gender, Elderly and Children said in a written response to a parliamentary question that experts are making final touches on the bill before it is tabled in the legislature.

In the case of terminally ill patients the bill seeks to include sections that require mandatory

approval of the donor patients and key family members, she said.

She was responding to question from Rose Tweve (Special Seats, CCM), listing priority organs as heart, kidneys and liver.

In her question, the MP said that the government has been encouraging the public to donate blood so as to help needy people but hasn't been encouraging donation of body organs especially in the case of terminally ill patients.

"What is the government doing to establish a specific procedure of harvesting organs such as the kidney and heart from such patients

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## SHARE FACTS ABOUT COVID-19

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

**FACT 1** Diseases can make anyone sick regardless of their race or ethnicity.

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

**FACT 2** For most people, the immediate risk of becoming seriously ill from the virus that causes COVID-19 is thought to be low.

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

**FACT 3** Someone who has completed quarantine or has been released from isolation does not pose a risk of infection to other people.

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



03/04/20 03/04/20

**FACT 4** There are simple things you can do to help keep yourself and others healthy.

- Wash your hands often with soap and water for at least 20 seconds, especially after blowing your nose, coughing, or sneezing; going to the bathroom; and before eating or preparing food.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.

**FACT 5** You can help stop COVID-19 by knowing the signs and symptoms:

- Fever
  - Cough
  - Shortness of breath
  - Seek medical advice if you
  - Develop symptoms
- AND
- Have been in close contact with a person known to have COVID-19 or if you live in or have recently been in an area with ongoing spread of COVID-19.

[cdc.gov/COVID-19](https://www.cdc.gov/COVID-19)



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Prime Minister Kassim Majaliwa receives 50,000 litres of petrol from Puma Energy Tanzania managing director Dominic Dhanah (2nd L) and production manager Lameck Hiliyai (R) to support fighting against COVID-19 in the country. The event was held in Dodoma yesterday. Others are Mining minister Doto Biteko (3rd L), Health, Community Development, Gender, Elderly and Children deputy minister Dr. Faustine Ndugulile. Photo: PMO

## 6.2bn/- donated in cash, items to combat Covid-19

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used in the Covid-19 containment efforts.

Others are Huawei Technologies (T) which donated a teleconferencing set as well as thermal imaging temperature measuring system priced at 940m/-, and the Foundation for Civil Society which availed 79m/-.

Former MP Aziz said his contribution will be spent on hand sanitizers that will be distributed to bus operators for commuter use in Dar es Salaam and Zanzibar cities, the statement indicated.

For those wishing to contribute, PMO said the contributions should be handed to the office or to the Ministry of Health, Community Development, Gender, Elderly and Children. Those residing outside Tanzania should make their contributions through account number 9921159801, named the National Relief Fund Electronic Account, it stated.

Tanzania has officially registered 25 cases of Covid-19, five recoveries and one fatality.

As of yesterday, confirmed cases globally surpassed 1.4m people while deaths exceeded 83,000 with over 300,000 recoveries. Deaths in Spain rose for a second consecutive day to reach an overall 14,555 while in Germany, infections passed the 100,000 mark.

UK Prime Minister Boris Johnson was responding to treatment as he spent a third day in intensive care at Saint Thomas Hospital. London Mayor Sadiq Khan said the city was nowhere near lifting the lockdown.

Talks on how to help Eurozone countries badly affected by the coronavirus epidemic were suspended whereas in China, people were leaving Wuhan City for the first time after the lockdown was partially lifted.

Some crew members of France's nuclear-powered aircraft carrier Charles De Gaulle were forced to come down after they exhibited coronavirus symptoms.

A statement from the Ministry of Defence said about 40 sailors had been placed in "isolated confinement." A testing team was en route to examine the sailors to prevent the spread of the virus to other crew on board.

The carrier - flagship of the French navy - was in the Atlantic Ocean. It was not due to return to port until 23rd April, but this had now been brought forward. No date was given for its arrival.

Crew members of the US aircraft carrier, USS Theodore Roosevelt, were quarantined on the Pacific island of Guam after an outbreak on their ship. Thomas Modly, acting secretary of the US Navy, resigned over his handling of the crisis.

## Minister: Bill on human organ harvesting now in final stages

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direct them for patients in need of these organs?" she demanded.

In her response to the minister underlined that once drafted, the law will slate key issues to consider for the recipients and donor candidates for body organs.

Donations of organs often come from people who die suddenly, usually from an accident, persons who have been considerably healthy up to that point.

"We will not take someone's body organs without consent from the patient or family members. This will

involve prior consultation with the patient, especially those who have expressed to their families a willingness to donate organs, or their families have made the decision to donate such organs so that someone else will have a chance to live," the minister elaborated.

She said Tanzania respect human rights including the right to live, so if someone falls on the road or other accident and can't live, it is appropriate that healthy organs from such person be donated to support other people. This is vital when their diseases are manageable with such a donation, she added.

## Wider Covid-19 tests as new case surfaces

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China Civil Engineering Construction Corporation (CCECC), she said.

"While facing the daunting task of curbing imported cases from outside while preventing rebound from inside, China remains active in sharing with the rest of the world its prevention and control experience,"

the envoy noted.

Medical supplies donated by the Chinese government to African countries were on the way, she further stated.

"I would like to announce that China's official emergency aid of medical supplies to Tanzania Mainland and Zanzibar will arrive soon," she declared.

The second batch of supplies, including badly needed ventilators, protective clothing and others are in preparation, and will soon be delivered to Tanzania and other African nations.

Sharing experience in the fight of COVID-19 that China had obtained indicates that no matter how vicious the virus will be, solidarity stands as

the key to victory against the plague, the diplomat intoned.

"I appeal to more countries and international organisation to extend their helping hand to support Tanzania. I believe that under the leadership of Dr John Magufuli, it will undoubtedly respond to the pandemic properly and win the fight eventually," she added.

## 'Tanzania-Malawi border security further beefed up'

By Guardian Correspondent, Mbeya

MBEYA Regional Commissioner Albert Chalamila has directed security organs to enhance patrols at the border with Malawi located in Kyela district to control migrants forcing their way into the country through illegal routes.

The RPC also ordered police officers to destroy all the boats that are said to be used by migrants to cross Songwe River which forms the border between Tanzania and Malawi.

The move according to Chalamila is part of precaution measures that Mbeya is implementing to protect its residents from being infected with Covid-19. He insisted it was important to control illegal immigrants in the country especially those from Malawi because the country had already reported to have three coronavirus confirmed cases.

"I am leaving here all the security officers in my convoy, they will have only one task which is to boost security and make sure no aliens enter the country illegally," said the Regional Commissioner.

He however warned drivers of transit vehicles to avoid carrying passengers in their vehicles as well as attempting to assist foreigners to enter in the country. He warned that stringent measures will be taken against them which include confiscation of their vehicles.

Kyela District Commissioner, Clodia Kitta said: "We have consulted our counterparts in Malawi on how we can jointly implement preventive measures against the Covid-19 pandemic. We are enhancing security at our side because we are not satisfied with the measures the Malawian government is taking in fighting against the disease".

She added: "We have banned Malawians from coming into the country, but there are some few who

enter through illegal routes".

Kitta claimed that the aliens use boats to cross Songwe River, but they have been jumping out of the boats and swim back to Malawi whenever they saw Tanzanian police on patrols.

DC Kitta said that they had quarantined some Malawians who entered into Kyela district without permits. She said they will be subjected to a 14-day quarantine to see whether they are infected with coronavirus disease before repatriating them.

Meanwhile, Kyela residents had faulted the government's decision to ban them from crossing to neighbouring Malawi insisting the move has affected them economically.

A trader, Agrey Chilala who conducts businesses at the border said they also depended on customers from Malawi.

He said: "Our businesses had been affected but yet we need to abide by the country laws".

The Malawi-Tanzania border is an international boundary that separates the two countries. Most of the border is formed by River Songwe, whose source is located on the mountains to the south-west of Mount Rungwe.



**I am leaving here all the security officers in my convoy, they will have only one task which is to boost security and make sure no aliens enter the country illegally**



Lands, Housing and Human Settlements Development William Lukuvi talks to participants during a meeting on the implementation of non repatriation of 920 villages out of 975 who encroached the wildlife reserve in Dodoma yesterday. Photo: Munir Shernweta

## CAG raps rising wildlife killings in road accidents

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to bargain as TANAPA lacks bylaws enabling them to mete out a penalty fine, and the penalties or fines are meted in accordance with Wildlife Conservation Rules that are not enforceable in courts of law.

"I propose that TANAPA and NCA should formulate bylaws and implement them accordingly. Also they should invent means to administer wildlife security such as installing

CCTV cameras along the roads to control accidents involving wildlife."

Last year, the Tanzania Wildlife Research Institute (TAWIRI) called for stricter enforcement of speed limits within national parks after a study linked speeding tourist vehicles to deaths of endangered animals.

A study that monitors the birth and survival rates of cheetah in the animals' main ecosystem recorded increased deaths of the big cats in recent years

from speeding tourist vehicles.

Denis Minja, coordinator of the Serengeti Cheetah Project set up in the national park, said that eight cheetahs were hit and killed by speeding tourist vehicles within that sanctuary from 2016 to 2018.

It is critical to save cheetah scattered in the Serengeti after they were completely decimated in their sanctuary in the Selous-Mikumi ecosystem from the 1980s, the study

underlined.

Plans are underway to conduct another study in the Ruaha-Rungwa and Tarangire-Manyara ecosystems to establish the animal survival situation, he said.

In the entirety of East Africa, there are an estimated 2,572 cheetahs in the Serengeti and the Ngorongoro ecosystems while in Kenya the animals are mainly found in the Maasai Mara conservation zone, he added





Home Affairs employees listen to health officer from Health, Community Development, Gender, Elderly and Children Yusuph Seif (R) during a training on COVID-19 awareness in Dodoma yesterday. Photo: Guardian Correspondent

# Govt seeks 7.02tri/- to implement 2020/21 fiscal year budget - Jafo

By Getrude Mbago, Dodoma

PRESIDENT'S Office (Regional Administration and Local Government) is seeking 7.02tri/- to implement the 2020/21 fiscal year budget with priorities being in strengthening democracy and economic empowerment, improvement of education and health sectors.

The presented budget has seen an increment of almost 1tri/- more from the 6.2tri/- of the current financial year.

Tabling it yesterday in the House, Minister of State in the President's Office (Regional Administration and Local Government), Selemani Jafo said that the budget involves 4.73tri/- for recurrent expenditure, 2.29tri/- for development projects.

The minister said that, the funds will among other things, involve in the construction of new 27 hospitals and improvement of provision of free education.

"In the next fiscal year, we expect to construct three dispensaries in each district council, seven laboratories in each district council, road infrastructures totaling 47 kilometers and rehabilitation of various education and health infrastructures," he said.

Jafo said that the in the next fiscal year

budget the ministry will commence implementation of a new programme dubbed "Roads to Inclusion and Socio-Economic Opportunities (RISE)" which is aimed to reduce rural poverty through improved accessibility.

He noted that road accessibility is one of the necessary conditions for inclusion and socioeconomic opportunities. Roads connect people to social, education, health and financial services, labour markets and economic opportunities.

Jafo further said that the government has also recorded a number of achievements in the previous years in the areas of education, transport infrastructures, health and economic empowerment.

According to him, as of February 2020, a total of 854.82 million hectares were set aside for investment initiatives in local government authorities.

This involves 854,821 hectares of land for construction of factories. Also an area totaling 45,231 hectares has been set aside for investment of markets, hotels, bus terminals, shops and businesses. As well as 405,805 hectares of land for agriculture activities, forest, livestock keeping, irrigation, mining and gas.

He also said that as of February

2020, a total of 1,551,126 petty traders were given special IDs something which enabled the government to collect 31.02bn/- in revenues across the country.

"The government has also identified and registered a total of 1,540,435 elders whereby 856,052 of them have been given free health IDs and 684,383 have been given National Health Insurance Cards. This enables the group to access quality medical services in various hospitals in the country," she said.

The minister added that of March this year, enrolment of children in nursery schools increased to 1.2 million (86.2 percent) of the total goal of registering 1.39 million children.

He also said that following provision of free education, the enrollment of standard one pupils reached 1,557,453 (97.5 per cent) by March 2020 out of the total goal of enrolling 1,597,612 children.

Jafo further said that the government has set aside 298bn/- to finance the provision free education of which 137bn/- will go for primary schools and 160bn/- to finance secondary schools.

He said that the government will also expand infrastructure and improve learning environment in primary and secondary schools in various parts in the country.

By Polycarp Machira, Dodoma

## Inflation rates slow down to 3.4 pc in March

THE annual headline inflation rate for the month of March, 2020 has decreased to 3.4 per cent from 3.7 per cent recorded in February 2020, the National Bureau of Statistics (NBS) said yesterday.

Releasing the statistics yesterday, the acting Director of Population Census and Social Statistics, Ruth Davison said the decrease of the headline inflation explains that the speed of price change for commodities for the year ended March, 2020 has decreased compared to the speed of price change recorded for the year ended February, 2020.

She said the overall index went up to 120.20 in March, 2020 from 116.23 recorded

in March 2019, adding that food and non alcoholic beverages inflation rate decreased to 5.3percent from 5.9 percent recorded in February 2020.

"Annual inflation rate for food consumed at home and away from home for the month of March, 2020 has also decreased to 5.9 per cent from 6.6 per cent recorded in February 2020" she said.

On the other hand, the 12 month index change for non food products in March, 2020 has decreased to 2.2 per cent from 2.4 percent recorded in February, 2020.

The acting director observed that the annual inflation rate which excludes food

and energy for the month of March, 2020 has slightly decreased to 2.1 percent from 2.2 percent recorded in February, 2020.

She added that the overall monthly consumer index for the month of March, 2020 has increased to 120.20 from 118.92 recorded in February, 2020, noting that the increase of the overall index is mainly attributed to the price increase for both food non food items.

Some of the food items that contributed to such a decrease include cassava flour by 1.4 percent, sardine (3.9), cooking oil (1.7) and vegetable (5.1).


On the hand, some of the non food

items that contributed to such an increase include charcoal by 6.1 percent, furniture (1.3), bicycles (2.4) and maintenance and repair of personal transport equipment (2.2).

In comparison with other East African countries of Kenya and Uganda, she said the annual inflation rate in Kenya has decreased to 6.06 percent in March, 2020 from 6.37 per cent recorded in February, 2020.

The same applies to Uganda where the annual headline inflation rate for the month of March, 2020 has decreased to 3.0 percent from 3.4 percent recorded in February, 2020.

APPLICATION FOR TANZANIA CITIZENSHIP FOR CAROLINE MUTHONI NJERU




The person whose photograph provided above is applying to the Minister of Home Affairs for Tanzania Citizenship. Her nationality at present is KENYAN. Country of origin KENYAN. Occupation TEACHER. Employers address Box 3249 DSM. Has been in this Country since 2008. Apart from DSM Region has also resided in DSM.

Any one who knows any reasons why citizenship should not be granted to the applicant, should send as written and signed statement of facts to the Principal Commissioner of Immigration Service, P.O. Box 512, Dar es Salaam. Use reference. DN. AC. 27/340/2516 "C".

DISTRICT IMMIGRATION OFFICER KINONDONI


APPLICATION FOR TANZANIA CITIZENSHIP FOR BARBRA DAVID NAIGAGA



The person whose photograph provided above is applying to the Minister of Home Affairs for Tanzania Citizenship. Her nationality at present is UGANDA. Country of origin UGANDA. Occupation TEACHER. Employers address Box 3249 DSM. Has been in this Country since 2008. Apart from DSM Region has also resided in DSM.

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DISTRICT IMMIGRATION OFFICER KINONDONI



**THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR**  
**MINISTRY OF EDUCATION AND VOCATIONAL TRAINING**

**SPECIFIC PROCUREMENT NOTICE (SPN)**

**SUPPLYING OF MOTOR VEHICLES**  
**MOEVT/BADEA/G.2/2020**


**Supply and Delivery of (2) Brand New Double Cabin Pick Up Motor Vehicles**

- This invitation for bids follows the General Procurement Notice (GPN) for this project that Appeared in the Tanzania Local Newspapers and Ministry of Education and Vocational Training Zanzibar website on the same day.
- The United Republic of Tanzania has received a Loan from the Arab Bank for Economic Development in Africa (BADEA), toward the cost of the Construction of three (3) Secondary School of Zanzibar and intends to apply part of the proceeds of the loan for payments under the contract for Supply and Delivery of (2) New Brand Double Cabin Pick Up Motor Vehicle.
- The Principal Secretary, Ministry of Education and Vocational Training now invites sealed bids from eligible qualified bidders for Supply and Delivery of (2) Brand New Double Cabin Pick Up Motor Vehicle as follows:

Line Item N°	Description of Goods to be Supplies	Quantity	Physical unit	Final (Project Site) Destination as specified in BDS
1	Pickup	2	Nos	CIP respective Head Quarter Ministry of Education and Vocational Training - Zanzibar

- Bidding will be conducted through the National Competitive Bidding (NCB) procedures specified in the BADEA Guidelines for procurement of Goods and Services.
- Interested eligible local bidders may obtain further information from the Secretary, Ministerial Tender Board P.O Box 394 Zanzibar from 7.30 am to 3.30 pm local time from Mondays to Fridays inclusive, except on public holidays, or e-mail: pmu@moez.go.tz or info@moez.go.tz.
- Qualifications requirements include:  
Experience of the supplier in the last four (4) years has successful supplied at least 200% of the goods required (in quantity or costs).  
A margin of preference for certain goods manufactured domestically shall not be applied. Additional details are provided in the Bidding Documents.
- A complete set of Bidding Documents in English may be purchased by interested bidders on the submission of a written Application to the address below and upon payment of a non-refundable fee of **Tanzanian Shillings One Hundred Thousand Only (TZS. 100,000/=)**, or its equivalent in any convertible currency.  
The payment shall be made to the Principal Secretary Ministry of Education and Vocational Training, Zanzibar.  
**Account name: MOE-BADEA PROJECT.**  
**Account No. : 021103000650**  
**Bank Name: The Peoples Bank of Zanzibar Limited.**
- The Bidding Documents will be sent by post or courier. The cost of courier shall be the responsibility of the supplier.
- Bids shall be valid for a period of at least **ninety (90) days** after Bid Opening and must be delivered to the address below at or before **10.00 am on Monday, 27th April 2020**. Electronic bidding shall not be permitted. Late bids shall be rejected. Bids shall be opened physically in the presence of the bidders' representatives, who choose to attend in person at the address below at **10.30 am on Monday 27th April 2020**.  
Bids MUST be accompanied by an "Original Bid Security" in an acceptable form as described in the Bidding Document amounting to at least TZS 5,500,000.00.
- The address referred to above is: -

**The Secretary of the Tender Board,**  
**Ministry of Education and Vocational Training,**  
**Ground Floor, Room number 17/18,**  
**Mazizini, Airport Road**  
**P.O Box 394, ZANZIBAR.**  
**City/Country: Zanzibar town -Tanzania**  
**Telephone: +255 24 2234267**  
**Facsimile No: +255 24 2232827**  
**Email: pmu@moez.go.tz , info@moez.go.tz**



**REVOLUTIONARY GOVERNMENT OF ZANZIBAR**  
**MINISTRY OF AGRICULTURE NATURAL RESOURCES LIVESTOCK AND FISHERIES**

**NAME OF PROJECT: South West Indian Ocean Fisheries Governance and Shared Growth Program (SWIOFish)- Credit No. 5589-TZ**

**Invitation for Bids**  
**National Competitive Bidding (NCB)**

**Supply of Office Furniture for CHABAMCA TUMCA and Pungume**  
**Reference No. MANRLF - 155021 - GO - RFB**

- The United Republic of Tanzania has received financing from the World Bank toward the cost of the **South West Indian Ocean Fisheries Governance and Shared Growth Program (SWIOFish)**, and intends to apply part of the proceeds toward payments under the bid for Supply of Office Furniture for CHABAMCA, TUMCA and Pungume.
- The Ministry of Agriculture Natural Resources Livestock and Fisheries Zanzibar now invites sealed bids from eligible bidders for **Supply of Office Furniture for CHABAMCA, TUMCA and Pungume**. The procurement of goods under this bidding is only one (1) lot as detailed below.

No.	Description of Goods	Place of Delivery
1	Supply of Office Furniture for CHABAMCA, TUMCA and Pungume	Ministry of Agriculture, Natural Resources, Livestock and Fisheries, Maruhubi Area Nyangumi House Unguja

- Bidding will be conducted through the **National Competitive Bidding (NCB)** and bidder will be selected through procedure stipulated in Zanzibar Public Procurement and Disposal of Public Asset Act No. 11 of 2016 and World Bank **Guidelines: Procurement of Goods, Works and Non-Consulting Services under IBRD Loans and IDA Credits & Grants by World Bank Borrowers Jan 2011** ("Procurement Guidelines"), and is open to all eligible bidders as defined in the Procurement Guidelines.
- Interested eligible bidders may obtain further information from the **Secretary Tender Board, Ministry of Agriculture Natural Resources Livestock and Fisheries, Maruhubi, Nyangumi House, Ground Floor, PDMU Office and e-mail hasheemoumin@gmail.com/omjombo@gmail.com** and inspect the bidding documents during office hours. **07:30 to 15:30** hours at the address given above
- A complete set of bidding documents in **English** can be purchased by interested eligible bidders upon the submission of a written application to the address below and upon payment of a non-refundable fee of **Tanzanian Shilling 200,000/=** or in a convertible currency. The method of payment will be **Cash**.
- Bids must be delivered to the address above at or before **02:00 pm 12th May, 2020**. Electronic bidding will not be permitted. Late bids will be rejected. Bids will be publicly opened in the presence of the bidders' designated representatives and anyone who choose to attend at the conference room No. 1<sup>st</sup> floor, Zanzibar at **02:15 pm 12th May, 2020**.
- All bids must be accompanied by a **Bid Securing Declaration**.

**MS. MARYAM J. ABDALLA**  
**PRINCIPAL SECRETARY.**

**Ministry of Agriculture, Natural Resources, Livestock and Fisheries**  
**Maruhubi Area, Nyangumi House**  
**P.O.Box 159**  
**Tel: +255242230986**  
**Fax: +255242234650**  
**City: Zanzibar Town,**  
**Tanzania.**



# TMA calls for adaptation measures as the nights get hotter than days

By Henry Mwangonde

THE Tanzania Meteorological Authority (TMA) yesterday released a climate status for 2019, showing abnormal increase in temperatures where nights become hotter than day times.

TMA director general Agnes Kijazi told reporters in Dar es Salaam that the changes should be noted by climate-sensitive sectors such as construction, agriculture and manufacturing.

"Players in these sectors should not go about their activities as usual; they should adapt to cope with the changes," she said.

Kijazi said in 2019, the country annual mean temperature was 23.8 °C, which is 0.8 °C warmer than long-term average, adding that this warming in 2019 is ranked the fourth highest on record since 1970.

Dr Kijazi said the main of the climate status was to enhance awareness and understanding of climate variability and change among stakeholders for enhanced action.

She added that another aim was to provide analyses of weather and climate events that occurred over different parts of the country by placing them into historical perspectives to save as a monitoring tool for climate variability and change on annual basis.

"The 2019 statement is the ninth issue in the series of climate statements issued by TMA since 2011, the Statement saves as an effective mechanism

for contributing and complimenting to the World Meteorological Organization (WMO) State of the Global climate report and global efforts for enhanced action on climate monitoring," she said.

On the other hand, in 2019 the country received higher amount of rainfall placing it the fourth in historical records since 1970.

"The average annual rainfall was 1283.5 mm, which is 125 per cent of the long-term (1981-2010) average and higher than long-term average rainfall by 256.5 mm," she said.

Most part of the country received above normal rainfall during October-December (Vuli) 2019 rainy season, ranking it the second wettest Vuli on record since 1970 and October 2019 was the wettest October ever since 1970. However, rainfall in March -May (Masika) 2019 was normal.

March and April 2019 were the warmest months of the year with country mean temperature higher than long-term average by 1.1 °C and 1.6 °C respectively.

Since 1970 there were 13 events of above normal Vuli rainfall and only four events of above normal Masika rainfall and the year 2003 was the driest year on record since 1970.

"Over the last two decades, from 1995, the country experienced an increasing trend in temperature with minimum temperatures night temperatures warming more than maximum temperatures during daytime," she said.



Kilolo District Commissioner Asia Abdallah (2nd L) and Defence and Security Committee members inspect Malafu ward bridge which had been swept away by floodwaters yesterday. Photo: Correspondent Francis Godwin



## METROPOLITAN TANZANIA INSURANCE COMPANY LIMITED

### AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2019

#### STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2019

	Note	2019 TZS '000	2018 TZS '000
<b>ASSETS</b>			
Property, plant and equipment	12	27,453	39,328
Right of use Assets	13	277,931	-
Receivables arising out of direct insurance arrangements		700,761	640,014
Receivables arising out of reinsurance arrangements		6,990,616	6,336,070
Reinsurers' share of insurance liabilities		6,047,003	5,092,144
Deferred acquisition cost	15	791,714	544,368
Deferred tax asset	17	1,113,431	1,015,080
Tax recoverable	11(c)	411,294	418,409
Investment in unquoted shares	14	253,261	253,261
Other receivables	18	182,308	225,661
Government securities at amortised cost	19	2,321,139	2,572,570
Deposits with financial institutions	20	3,805,329	3,123,341
Cash and bank balances	21	1,272,857	1,265,468
<b>Total assets</b>		<b>24,195,097</b>	<b>21,525,714</b>
<b>EQUITY</b>			
Share capital	22	12,933,248	12,933,248
Contingency reserve	22	2,937,367	2,690,811
Accumulated losses		(8,767,473)	(8,812,503)
<b>Total equity</b>		<b>7,103,142</b>	<b>6,811,556</b>
<b>LIABILITIES</b>			
Insurance contract liabilities	23	11,362,867	9,197,631
Payables arising from reinsurance arrangements	25	997,440	1,126,564
Deferred acquisition income	16	613,333	379,918
Commission payable		294,649	218,838
Lease Liabilities	27	285,129	-
Other payables	26	3,538,537	3,791,207
<b>Total liabilities</b>		<b>17,091,955</b>	<b>14,714,158</b>
<b>Total equity and liabilities</b>		<b>24,195,097</b>	<b>21,525,714</b>

#### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2019

	Note	2019 TZS '000	2018 TZS '000
Gross premium written		15,062,215	13,263,365
Premium ceded to re-insurers		(6,843,673)	(7,710,010)
<b>Net written premium</b>		<b>8,218,542</b>	<b>5,553,355</b>
Change in the gross unearned premiums		(845,510)	(2,908,275)
Reinsurers share of change in the unearned premiums		(132,056)	2,095,423
<b>Net unearned premium</b>		<b>(977,566)</b>	<b>(812,852)</b>
<b>Net earned premium</b>		<b>7,240,976</b>	<b>4,740,503</b>
Investment income	7	351,330	324,761
Commission income		1,543,483	1,446,734
Other income	8	62,273	39,455
<b>Net income</b>		<b>9,198,062</b>	<b>6,551,453</b>
Insurance claims	9	(3,866,933)	1,056,609
Insurance claims recovered from reinsurers		1,040,483	(1,702,052)
<b>Net insurance claims</b>		<b>(2,826,450)</b>	<b>(645,443)</b>
Operating expenses	10	(4,222,428)	(3,663,778)
Commission expense		(1,909,959)	(1,379,915)
<b>Profit before tax</b>		<b>239,225</b>	<b>862,317</b>
Tax credit	11	52,361	487,348
<b>Profit for the year</b>		<b>291,586</b>	<b>1,349,665</b>
Other comprehensive		-	-
<b>Total comprehensive income for the year</b>		<b>291,586</b>	<b>1,349,665</b>

#### STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2019

	Share capital TZS '000	Contingency reserve TZS '000	Accumulated losses TZS '000	Total equity TZS '000
<b>Year ended 31 December 2018</b>				
At 1 January 2018	12,933,248	2,524,210	(9,995,567)	5,461,891
Profit for the year	-	-	1,349,665	1,349,665
Transfer to contingency reserve	-	166,601	(166,601)	-
<b>At 31 December 2018</b>	<b>12,933,248</b>	<b>2,690,811</b>	<b>(8,812,503)</b>	<b>6,811,556</b>
<b>Year ended 31 December 2019</b>				
At 1 January 2019	12,933,248	2,690,811	(8,812,503)	6,811,556
Profit for the year	-	-	291,586	291,586
Transfer to contingency reserve	-	246,556	(246,556)	-
<b>At 31 December 2019</b>	<b>12,933,248</b>	<b>2,937,367</b>	<b>(8,767,473)</b>	<b>7,103,142</b>

#### STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2019

	Note	2019 TZS '000	2018 TZS '000
<b>CASH GENERATED FROM OPERATIONS</b>			
Reconciliation of the Company's (loss)/profit before income tax to cash generated from operations:			
Profit before tax		239,225	862,317
Adjustments for:			
Depreciation - property, plant and equipment	12	21,121	55,022
Amortisation right of use	13	98,019	-
Investment income		(351,330)	(324,761)
Credit losses on financial assets processed through equity as at 1 January		-	(292,899)
Changes in net deferred acquisition costs/income		(13,931)	(95,843)
Changes in insurance contract liabilities		2,165,236	(8,762,997)
Changes in insurance receivables		(60,747)	337,902
Changes in reinsurers' share of insurance liabilities		(954,859)	9,584,313
Changes in receivables arising out of reinsurance arrangements		(654,546)	(631,095)
Changes in payables arising from reinsurance arrangements		(129,124)	(41,987)
Changes in other receivables		43,353	(96,400)
Changes in commissions payable		75,811	(31,138)
Changes in other payables		(252,670)	(125,116)
<b>Cash generated by operations</b>		<b>225,558</b>	<b>437,318</b>
Tax paid		(38,875)	(82,702)
<b>Cash generated by operating activities</b>		<b>186,683</b>	<b>354,616</b>
<b>Cash flows from investing activities</b>			
Purchase of furniture and equipment	12	(9,247)	(18,169)
Decrease in deposit with financial institutions		82,464	44,523
Lease liability payment		(125,516)	-
Finance cost		(18,271)	-
Decrease/(increase) in investment in government securities		251,432	(1,426,025)
Investment income received		351,330	324,761
<b>Cash generated/(used) in investing activities</b>		<b>532,192</b>	<b>(1,074,910)</b>
<b>Net (decrease)/increase in cash and cash equivalents</b>		<b>718,875</b>	<b>(720,294)</b>
Cash and cash equivalents at beginning of the year		2,503,585	3,223,879
<b>Cash and cash equivalents at end of the year</b>	21	<b>3,222,460</b>	<b>2,503,585</b>

Mr. Protase Ishengoma  
Chairman

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## Covid-19: Z'bar tourist hotels close down

By Guardian Reporter, Zanzibar

ALL tourist hotels in Zanzibar Stone Town including of 5-star status have closed down for lack of customers because of Covid-19 pandemic.

Managing officer of Park Hyatt Hotel Nicolas Sedour confirmed closure of his hotel in Stone Town near the waterfront whose guests often included tourists from various countries.

He said after closure of the hotel's various services, they have embarked on minor renovations thereon.

"Services at the Park Hyatt have been suspended due to lack of guests over the pandemic," he said.

The manager of Tembo Hotel located near Park Hyatt Hotel Abdulaziz Othman said Covid-19 pandemic had forced them to close business at the hotel situated at the Forodhani waterfront.

The manger of Dhow palace Hotel Said Amour said they have been badly affected by the disease and forced to suspend important services.

"As of now we do not have even a single tourist in our 74-room and we have embarked on minor renovations," he explained.

Sea transporters who take tourists to Chunguu and Bawe Islands said they no longer have business to do as there are no tourists at the moment.

The Minister for Information, Tourism and Heritage Mahmoud Thabit Kombo said revenues from the tourism sector will plummet due to closure of tourist hotels.

"We have not yet made any assessment on Covid-19 impact of the tourism sector but I know that all tourists hotels located in north and south of Zanzibar as well as Stone Town have been closed," he said.

## 'Govt to set out measures for preventing use of illicit drugs'

By Polycarp Machira, Dodoma

THE government yesterday reiterated its commitment to continue providing public education awareness on the effects of illicit drugs, saying it is an endless programme aimed at saving the nation's workforce.

It said through the recently launched anti-drugs authority, it is putting emphasis on cutting supply of drugs, minimize demand by educating the youth and the general public on the side effects of drugs.

At the same time, the government through the authority is subjecting addicted Tanzanians to treatment at well-coordinated rehabilitation centres and the full implementation of the Drugs Control and Enforcement Act of 2015.

The statement was made in the House yesterday by the Prime Minister's Office in response to a question from the Special Seats MP, Fakharia Shomar Khamis (CCM) who demanded to know what the government was doing to save students in schools and colleges from illicit drugs.

The PM's office reminded the lawmakers that following the decision by President John Magufuli in 2017 to establish the anti-drugs authority, the authority is among other duties charged with the responsibility to provide education to youths at all levels of education in the country.

"The authority has constantly reached out for youth in the country, including those at learning institutions, educating them on illicit drugs and how best to avoid them," said the government.

According to the government, the authority has also prepared different education materials, helped in establishment of anti-drugs clubs in schools. The aim of the clubs, among others are to create awareness on illicit drugs as well as awareness on HIV/Aids.

The government also noted that in addition the authority in collaboration with the ministry of Education, Science and Technology, is working on the possibility of having matters of illicit drugs incorporated in the school and colleges curriculums.

The same initiatives are also taken by different government ministries, departments, civil society organizations and other stakeholders including development partners through different forms of media.





Mbeya Regional Commissioner Albert Chalamila disembarks from a commuter bus travelling from Mbalizito to Uyole after giving coronavirus protection awareness education. Photo: Correspondent Nebart Msokwa

# Sanlam the leading life insurer with the highest credit rating in the country

By Guardian Reporter

SANLAM Life Insurance Tanzania has recorded super growth with a 70 per cent market share of life insurance business in Tanzania.

The company, established in 2005 is also the number one life insurer holding 68 percent market share of corporate business.

With its six zonal offices serving clients throughout the country—Dar es Salaam, Mwanza, Arusha, Mbeya and Zanzibar (Unguja and Pemba) the firm is also the leading insurer in terms of profitability amongst all 28 insurance companies in Tanzania.

Sanlam Life Insurance's Chief Executive Officer, Khamis Suleiman, said this in a recent interview with the Guardian that Sanlam Life Tanzania is part of Sanlam Group which at present has operations for over 102 years in Africa, Europe, Asia, Australia and America and is one of largest internationally active insurance groups in Africa and globally, and is classified as leading Non-Banking financial

institution in its selected markets.

"We are proud to be the leading Life insurer by profitability amongst all 28 insurance companies in Tanzania, we contribute to financial flexibility and prosperity of all our key stakeholders in all the markets where we are present. We are also rated AA- by Global Credit Rating Company (GCR), which depicts our financial stability and reliability in settling insurance claims. All this success has come because we always keep our promise and commitment to our clients by settling genuine claims promptly," he said. That's what makes us Wealthsmiths.

The CEO added that, Sanlam Life Insurance have a strong customer service culture through its different philosophy of offering clients the service that always exceed their

*"...All this success has come because we always keep our promise and commitment to our clients by settling genuine claims promptly."*

expectations. Sanlam Life Customer Service department plays a vital role in ensuring the Customer benefits are paid as and when they fall due, Customer queries are responded to within set standards and Customers are advised of the status of their policies and loan balances.

"At Sanlam, we pride ourselves on striving for excellence in everything we do, that's why we're winning the Best Presented Financial Statements award every year since 2009 from the National Board of Accountants and Auditors means so much to us. It's further proof that you can trust that our dedicated, diligent approach to life insurance will ensure your family is properly looked after, no matter what. We do what do, very, very well and experts agree!"

Speaking about the firm's products, Khamis said, Sanlam Insurance has classified its insurance products into different categories to fit customer's needs, these categories are such as Group products and Individual products.

## MCT, 80 other agencies want journos jailed in Africa freed

By Guardian Correspondent

THE Media Council of Tanzania (MCT) is among 81 media, press freedom and human rights organisations jointly appealing to ten African heads of state to release all jailed journalists amid the sweeping COVID-19 pandemic.

The organisations have made the appeal through the Committee to Protect Journalists (CPJ).

The request for the release of jailed journalists following the pandemic is specifically directed to Presidents Abdelmadjid Tebboune of Algeria, Patrice Talon of Benin, Pierre Nkurunziza of Burundi and Paul Biya of Cameroon.

The others are Presidents Idriss Deby of Chad, Abdel Fattah el-Sisi of Egypt, Isaias Afwerki of Eritrea and Paul Kagame of Rwanda as well as Prime Ministers Abiy Ahmed Ali of Ethiopia and Saad-Eddine el Othmani of Morocco.

The move follows a recent open letter by CPJ to world leaders, pleading for the immediate release of all journalists imprisoned for their work.

Given that a staggering number of journalists held in jails across the African continent, the press freedom and human rights organisations have reiterated the CPJ call to the respective countries at this time of grave public health concern.

According to CPJ's most recent annual survey conducted on December 1, 2019, there were at least 73 journalists in prisons in Africa, including 26 in Egypt, 16 in Eritrea, seven in Cameroon, four each in Rwanda, Burundi and Morocco, three in Algeria, and one each in Benin, Nigeria, Chad, Ethiopia, Somalia, Comoros, Democratic Republic of the Congo and South Sudan.

As of March 31, at least 11 of these journalists have been released from jails in Somalia, Ethiopia, Nigeria, DRC, Algeria, Comoros, South Sudan, and Egypt, according to CPJ research.

However, at least six more journalists and media workers had been jailed since December 1 and remained in prison as of March 31, including four in Ethiopia and one each in Cameroon and Algeria.

The letter of appeal quotes Article 16 of the African Charter on Human and Peoples' Rights, which states: "Every individual shall have the right to enjoy the best attainable state of physical and mental health."

These rights were extended to prisoners and detainees when the African Commission adopted the 1995 Resolution on Prisons in Africa, the organisations noted.

They further pointed out that, according to the World Health Organisation: "People deprived of their liberty and those living or working in enclosed environments in their close proximity, are likely to be more vulnerable to the COVID-19 than the general population."

For journalists jailed in countries affected by the coronavirus, the letter says freedom is now a matter of life and death. It adds that imprisoned journalists have no control over their surroundings, cannot choose to isolate, and are often denied badly needed medical care.

It says many of the journalists in question have been held in detention without trial for lengthy periods and are suffering from ill health exacerbated by underlying health conditions and overcrowded prisons, where they have contracted malaria, tuberculosis and other diseases.

The press freedom and human organisations have underscored to the heads of state the need to release every jailed journalist in their respective countries and to protect the free press and the free flow of information "at this crucial time".

Journalism must not carry a death sentence, the letter emphasizes.

The letter, written in English and French, is copied to African Union Chairperson and South African President Matamela Cyril Ramaphosa, African Union Commission Chairman Moussa Faki, United Nations Secretary General Antonio Guterres, and World Health Organisation Director-General Tedros Adhanom Ghebreyesus.

Apart from MCT, the list of media, press freedom and human rights organisations that have made the appeal jointly through the CPJ includes Union of Tanzania Press Clubs (UTPC), Centre for Human Rights & Democracy in Africa (CHRDA), Committee to Protect Journalists (CPJ), Federation of African Journalists (FAJ), International Press Institute (IPI), Kenya Correspondents Association, Kenya Editors' Guild, Kenya Union of Journalists, Media Institute of Southern Africa (MISA), Right2Know (South Africa), and The African Editors Forum.



Life Insurance

### PUBLICATION OF FINANCIAL STATEMENT

#### STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2019

	2019 TZS '000	2018 TZS '000
Gross premiums written	80 996 829	70 801 931
Reinsurance	(8 595 343)	(7 925 104)
<b>Net Premiums</b>	<b>72 401 486</b>	<b>62 876 827</b>
Investment and Other Income	6 322 389	6 736 421
<b>Total Income</b>	<b>78 723 875</b>	<b>69 613 248</b>
Policy benefits	(24 003 339)	(21 743 933)
Policy benefits recovered from reinsurers	2 759 467	3 556 332
Change in Actuarial Liabilities	(15 263 383)	(11 745 117)
Commissions	(25 253 229)	(22 040 700)
Management Expenses	(11 264 921)	(9 896 976)
Impairment release	314 367	91 914
<b>Total expenses</b>	<b>(72 711 038)</b>	<b>(61 778 480)</b>
<b>Profit for the year before Tax</b>	<b>6 012 837</b>	<b>7 834 768</b>
Income Tax expense	(1 895 921)	(988 165)
<b>Profit for the year after Tax</b>	<b>4 116 916</b>	<b>6 846 603</b>

#### STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2019

	2019 TZS '000	2018 TZS '000
<b>ASSETS</b>		
Intangible assets	75 916	5 741
Property and equipment	300 723	216 373
Right of use assets	63 361	-
Deferred tax	143 459	209 280
Income tax recoverable	179 761	298 552
Investment in Government securities	26 655 010	24 712 518
Financial assets at fair value through profit or loss	3 081 443	2 934 484
Other receivables and prepayments	134 628	850 847
Reinsurer's share of outstanding claims	407 101	273 814
Insurance receivables	4 889 470	2 843 334
Fixed deposits with financial institutions	26 026 995	21 053 002
Cash and bank balances	7 849 197	3 159 666
<b>TOTAL ASSETS</b>	<b>69 807 064</b>	<b>56 557 612</b>
<b>EQUITY AND LIABILITIES</b>		
<b>EQUITY</b>		
Share capital	3 769 310	3 769 310
Contingency reserve	3 556 667	2 835 030
Retained earnings	3 993 162	6 191 411
	<b>11 319 139</b>	<b>12 795 751</b>
<b>LIABILITIES</b>		
Insurance contract liabilities	49 549 065	34 536 859
Investment contract liabilities	1 494 763	1 243 584
Lease Liability	64 909	-
Outstanding Claims	2 665 384	3 489 547
Reinsurance liabilities	687 568	81 991
Other payables	1 569 031	1 340 036
Provision for Employees benefits	2 457 205	3 069 844
	<b>58 487 925</b>	<b>43 761 861</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>69 807 064</b>	<b>56 557 612</b>

#### STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2019 (TZS'000)

	Share Capital	Revaluation Reserve	Contingency Reserve	Retained Earnings	Total
<b>31-Dec-2019</b>					
At 1 January 2019	3 769 310	-	2 835 030	6 191 411	12 795 751
Net income (loss) for year	-	-	-	4 116 916	4 116 916
Transfer to contingent reserve	-	-	721 637	(721 637)	-
Final dividend paid - 2018	-	-	-	(4 489 551)	(4 489 551)
Interim dividend 2019	-	-	-	(1 103 976)	(1 103 976)
<b>At 31 December 2019</b>	<b>3 769 310</b>	<b>-</b>	<b>3 556 667</b>	<b>3 993 163</b>	<b>11 319 139</b>
<b>31-Dec-2018</b>					
At 1 January 2018	3 769 310	-	2 208 332	8 081 127	14 058 770
Net income (loss) for year	-	-	-	6 846 603	6 846 603
Prior year adjustment - IFRS 9 provision	-	-	-	(750 636)	(750 636)
Prior year adjustment - Treasury bond fair value gains	-	-	-	956 537	956 537
Dividends Paid	-	-	-	(8 315 522)	(8 315 522)
Transfer to contingent reserve	-	-	626 698	(626 698)	-
<b>At 31 December 2018</b>	<b>3 769 310</b>	<b>-</b>	<b>2 835 030</b>	<b>6 191 411</b>	<b>12 795 751</b>

#### STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2019

	2019 TZS '000	2018 TZS '000
<b>Operating activities</b>		
Profit before tax	6 012 837	7 834 768
<b>Non-cash items:</b>		
Depreciation of property and equipment	111 105	116 163
Depreciation of ROU assets	302 391	-
Amortisation of intangible assets	2 741	2 309
Fair value loss - equity securities	(73 744)	183 699
Interest income	(5 225 140)	(4 348 613)
Dividend income	(73 465)	(106 829)
Decrease in provisions	(612 641)	412 598
Impairment Provision	(314 367)	(91 914)
<b>Movements in working capital:</b>		
Increase in insurance contract liabilities	15 012 206	11 878 121
Decrease in outstanding claims	(824 163)	943 986
Increase in investment contract liabilities	251 179	(133 004)
(Increase)/decrease in insurance assets	(2 357 447)	(251 553)
Increase in reinsurers' share of outstanding claims	(133 287)	321 079
Decrease in other receivables	716 219	95 063
Increase in amount due to reinsurers	605 577	81 991
Decrease in other payables	228 995	(86 258)
<b>13 628 997</b>	<b>16 851 606</b>	
Income tax paid	(860 730)	(1 050 000)
<b>Net cash flows from operating activities</b>	<b>12 768 267</b>	<b>15 801 606</b>
<b>Investing activities</b>		
Proceeds from sale of equities	-	879 875
Proceeds from sale of MV and Computers	-	18 255
Purchase of property and equipment	(195 456)	(145 513)
Purchase of intangible assets	(72 916)	(4 120)
Purchase of fair value through profit or loss financial assets	(73 215)	-
Purchase of government securities	(1 905 396)	(9 576 798)
Interest received	5 225 140	4 348 613
Dividend received	73 465	106 829
Realisation in fixed deposits with financial institutions	(6 062 570)	(4 570 408)
<b>Net cash flows from investing activities</b>	<b>(3 010 948)</b>	<b>(8 937 267)</b>
<b>Financing activities</b>		
Cash payments of principal portion of lease liability	(8 921)	-
Dividend paid	(5 593 528)	(8 315 522)
<b>Net cashflows used in financing activities</b>	<b>(5 602 449)</b>	<b>(8 315 522)</b>
Net increase in cash and cash equivalent	4 154 870	(1 451 183)
Foreign exchange gains	1 330	43 543
Cash and cash equivalents at the beginning of the year	3 697 067	5 104 707
<b>Cash and cash equivalents at the end of the year</b>	<b>7 851 267</b>	<b>3 697 067</b>

SIGNED : ARNOLD KILEWO  
AG BOARD CHAIRMAN

SIGNED : KHAMIS SULEIMAN  
CHIEF EXECUTIVE OFFICER

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# CSOs donate 79m/- to fight COVID-19

By Polycarp Machira, Dodoma

TEN Civil Society Organisations (CSOs) in the country have donated 79m/- to the government to boost efforts to fight COVID-19 and pledged to conduct public awareness education on the disease.

Addressing a press conference here yesterday, the Foundation for Civil Society (FCS)'s president, Stigma Tenga said the amount was handed over to the Prime Minister, Kassim Mjilwa in support of the government's effort to control the disease in the country.

She said CSOs are always in the forefront in promoting development, thus they are ready to support the struggle against corona, a disease that highly retards development and well being of people.

"The main aim of CSOs is to support government in development agenda and corona is a development agenda because it affects all sectors of development" she said, adding that they promised the PM that they

will conduct public awareness of the disease.

She said CSOs had the means to educate the public on the matter hence, noting that there is need for more efforts on the same since the disease is very dangerous.

The CSOs will continue engaging people to understand the problem, saying the government cannot do it all alone without support from other stakeholders.

She said as advocates of the people, especially the marginalised groups in the society, they have appealed to the prime minister to ensure the government gives special attention to special groups like women, children and the disabled during this trying moment.

The Tanzania Women Lawyers Association(TAWLA)'s executive director, Tike Mwambile noted that as CSOs, they understand that COVID-19 has grossly affected the world and appealed to the government to consider reducing taxes, levies and rents.

"It is a fact that the pandemic has affected the whole world and it is our

role to ensure that women and children get proper services since during this time it is the women who are mostly affected," she said.

The gesture to the government is in line with the drive to help empower women, reach those affected by the disease whose incomes had been affected or do not have anything at all because of the pandemic.

"We appeal to the government to keenly look at taxes, especially rent since people's incomes had been affected by the disease," she said, adding that more attention should be on women and children.

The Legal Services Facility(LSF)'s chief executive officer, Lulu Ng'wanakilala while speaking at the same event, noted that they had decided to support the government in the fight against the disease to help save the marginalised groups of people.

"As key players and partners in development, we have decided to support the government to tackle the pandemic and we are looking at how best we can do this to help save lives," she said.



Karatu district administrative secretary Abbas Kayanda (R) inspects a library at a primary school which is being used by herders' children. Photo: Correspondent Woinde Shizza

GUARANTY TRUST BANK (TANZANIA) LIMITED		As at 31 December 2019		As at 31 December 2019		As at 31 December 2019		As at 31 December 2019	
CONDENSED STATEMENT OF FINANCIAL POSITION		CONDENSED STATEMENT OF PROFIT OR LOSS		CONDENSED STATEMENT OF CASH FLOWS		CONDENSED STATEMENT OF CHANGES IN EQUITY		CONDENSED STATEMENT OF FINANCIAL POSITION	
As at 31 December 2019		For the year ended on 31 December 2019		For the year ended on 31 December 2019		Share Capital		As at 31 December 2019	
TZ\$ Millions		TZ\$ Millions		TZ\$ Millions		TZ\$ Millions		TZ\$ Millions	
A. ASSETS		1. Interest income		I. Cash flows from operating activities		25. Leases		1. Cash	
1. Cash		2. Interest expense		Net income/(loss)		50. Leases		2. Balances with Bank of Tanzania	
2. Balances with Bank of Tanzania		3. Net interest income		Adjustments for:		100. Leases		3. Investments in Government securities	
3. Investments in Government securities		4. Bad debts written off		- Depreciation / amortisation		Stop Payment		4. Balances with other banks and financial institutions	
4. Balances with other banks and financial institutions		5. Impairment losses		- Net change in Loans and Advances		Check returned (Technical reasons)		5. Cheques and items for clearing	
5. Cheques and items for clearing		6. Non-interest income		- Net change in Other Assets		Check returned (Financial reasons)		6. Inter-branch BSL items	
6. Inter-branch BSL items		7. Foreign Currency Gains and Transition Gains/(Loss)		- Net change in Deposits		Banker's Cheques		7. Other negotiable	
7. Other negotiable		8. Foreign Currency Gains and Transition Gains/(Loss)		- Net change in Other Liabilities		Issuance of Banker's Cheque		8. Customer's liabilities for acceptances	
8. Customer's liabilities for acceptances		9. Fees and Commissions		Tax paid		Cancellation/Repurchase of Banker's Cheque		9. Inter-branch Loans Receivable	
9. Inter-branch Loans Receivable		10. Other Operating Income		- Others (Specify)		Standing Instruction (SI)		10. Investments in other securities	
10. Investments in other securities		11. Non-interest expenses		Net cash flow from operating activities		Set up of Standing Order - Internal		11. Loans, advances and overdrafts (net of allowances for probable losses)	
11. Loans, advances and overdrafts (net of allowances for probable losses)		12. Salaries and benefits		Dividend received		Set up of Standing Order - External (TBS or IT)		12. Other assets	
12. Other assets		13. Fees and Commissions		Purchase of Fixed Assets (PPE)		Amendment/Stop Standing order instruction		13. Equity Investments	
13. Equity Investments		14. Other Operating Expenses		Purchase of Intangible Assets		Unpaid SI/Failure of SI (Insufficient fund) - Own Accounts		14. Underwriting accounts	
14. Underwriting accounts		15. Operating Income/(Loss)		Cash and Cash Equivalents at the Beginning of the Year		Unpaid SI/Failure of SI (Insufficient fund) - Other Accounts		15. Property, Plant and Equipment	
15. Property, Plant and Equipment		16. Profit / (Loss) after income tax		Cash and Cash Equivalents at the end of the Quarter		Account Closure Charges		16. TOTAL ASSETS	
16. TOTAL ASSETS		17. Total comprehensive income/(loss) for the year		Net Increase / (Decrease) in Cash and Cash Equivalents		Savings Account		17. TOTAL LIABILITIES	
17. TOTAL LIABILITIES		18. Number of employees		Cash and Cash Equivalents at the end of the Quarter		Current Account		18. LIABILITIES	
18. LIABILITIES		19. Basic Earning Per Share		Net Cash Provided / (Used) by Investing Activities		Savings Account		19. Deposits from other banks and financial institutions	
19. Deposits from other banks and financial institutions		20. Dividend Earning Per Share		Net Cash Provided / (Used) by Financing Activities		Current Account		20. Customer deposits	
20. Customer deposits		21. Number of branches		Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		21. Cash balances of credit	
21. Cash balances of credit		SELECTED PERFORMANCE INDICATORS		Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		22. Special deposits	
22. Special deposits		(i) Return on average total assets		Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		23. Payments orders/transfers payable	
23. Payments orders/transfers payable		(ii) Return on average shareholders' funds		Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		24. Accrued taxes and expenses payable	
24. Accrued taxes and expenses payable		(iii) Non-interest expense to gross income		Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		25. Acceptances outstanding	
25. Acceptances outstanding		(iv) Net interest margin		Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		26. Inter-branch BSL items	
26. Inter-branch BSL items				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		27. Other liabilities	
27. Other liabilities				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		28. Loaning income and other deferred charges	
28. Loaning income and other deferred charges				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		29. Other bank items	
29. Other bank items				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		30. Earnings reserve	
30. Earnings reserve				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		31. General Reserve	
31. General Reserve				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		32. Minority Interest	
32. Minority Interest				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		33. Contingent liabilities	
33. Contingent liabilities				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		34. Non-performing loans and advances	
34. Non-performing loans and advances				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		35. Allowance for probable losses	
35. Allowance for probable losses				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		36. Other non-performing assets	
36. Other non-performing assets				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		37. TOTAL SHAREHOLDERS' FUNDS	
37. TOTAL SHAREHOLDERS' FUNDS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		38. Paid up share capital	
38. Paid up share capital				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		39. Capital reserves	
39. Capital reserves				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		40. Retained earnings	
40. Retained earnings				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		41. Profit / (Loss) account	
41. Profit / (Loss) account				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		42. General Reserve	
42. General Reserve				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		43. Minority Interest	
43. Minority Interest				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		44. Other non-performing assets	
44. Other non-performing assets				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		45. TOTAL LIABILITIES	
45. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		46. TOTAL ASSETS	
46. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		47. TOTAL LIABILITIES	
47. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		48. TOTAL ASSETS	
48. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		49. TOTAL LIABILITIES	
49. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		50. TOTAL ASSETS	
50. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		51. TOTAL LIABILITIES	
51. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		52. TOTAL ASSETS	
52. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		53. TOTAL LIABILITIES	
53. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		54. TOTAL ASSETS	
54. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		55. TOTAL LIABILITIES	
55. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		56. TOTAL ASSETS	
56. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		57. TOTAL LIABILITIES	
57. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		58. TOTAL ASSETS	
58. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		59. TOTAL LIABILITIES	
59. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		60. TOTAL ASSETS	
60. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		61. TOTAL LIABILITIES	
61. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		62. TOTAL ASSETS	
62. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		63. TOTAL LIABILITIES	
63. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		64. TOTAL ASSETS	
64. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		65. TOTAL LIABILITIES	
65. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		66. TOTAL ASSETS	
66. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		67. TOTAL LIABILITIES	
67. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		68. TOTAL ASSETS	
68. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		69. TOTAL LIABILITIES	
69. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		70. TOTAL ASSETS	
70. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		71. TOTAL LIABILITIES	
71. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		72. TOTAL ASSETS	
72. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		73. TOTAL LIABILITIES	
73. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		74. TOTAL ASSETS	
74. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		75. TOTAL LIABILITIES	
75. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		76. TOTAL ASSETS	
76. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		77. TOTAL LIABILITIES	
77. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		78. TOTAL ASSETS	
78. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		79. TOTAL LIABILITIES	
79. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		80. TOTAL ASSETS	
80. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		81. TOTAL LIABILITIES	
81. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		82. TOTAL ASSETS	
82. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		83. TOTAL LIABILITIES	
83. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		84. TOTAL ASSETS	
84. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		85. TOTAL LIABILITIES	
85. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		86. TOTAL ASSETS	
86. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		87. TOTAL LIABILITIES	
87. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		88. TOTAL ASSETS	
88. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		89. TOTAL LIABILITIES	
89. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		90. TOTAL ASSETS	
90. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		91. TOTAL LIABILITIES	
91. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		92. TOTAL ASSETS	
92. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		93. TOTAL LIABILITIES	
93. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		94. TOTAL ASSETS	
94. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		95. TOTAL LIABILITIES	
95. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		96. TOTAL ASSETS	
96. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		97. TOTAL LIABILITIES	
97. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		98. TOTAL ASSETS	
98. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		99. TOTAL LIABILITIES	
99. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		100. TOTAL ASSETS	
100. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		101. TOTAL LIABILITIES	
101. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		102. TOTAL ASSETS	
102. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		103. TOTAL LIABILITIES	
103. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		104. TOTAL ASSETS	
104. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		105. TOTAL LIABILITIES	
105. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		106. TOTAL ASSETS	
106. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		107. TOTAL LIABILITIES	
107. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		108. TOTAL ASSETS	
108. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		109. TOTAL LIABILITIES	
109. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		110. TOTAL ASSETS	
110. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		111. TOTAL LIABILITIES	
111. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		112. TOTAL ASSETS	
112. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		113. TOTAL LIABILITIES	
113. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		114. TOTAL ASSETS	
114. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		115. TOTAL LIABILITIES	
115. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		116. TOTAL ASSETS	
116. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		117. TOTAL LIABILITIES	
117. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		118. TOTAL ASSETS	
118. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		119. TOTAL LIABILITIES	
119. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		120. TOTAL ASSETS	
120. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		121. TOTAL LIABILITIES	
121. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		122. TOTAL ASSETS	
122. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		123. TOTAL LIABILITIES	
123. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		124. TOTAL ASSETS	
124. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		125. TOTAL LIABILITIES	
125. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		126. TOTAL ASSETS	
126. TOTAL ASSETS				Net Increase / (Decrease) in Cash and Cash Equivalents		Current Account		127. TOTAL LIABILITIES	
127. TOTAL LIABILITIES				Net Increase / (Decrease) in Cash and Cash Equivalents					





Mara region commissioner Adam Kighoma Malima holds a placard with awareness messages about coronavirus at Saanane market in Musoma moments after the launch the education campaign conducted by Tanzania Red Cross in collaboration with Mara region Medical hospital officials. Photo: Correspondent Robinson Wangaso

## TRA conducts taxpayers' education training in southern highlands regions

By Guardian Correspondent, Mbeya

TANZANIA Revenue Authority (TRA) has conducted a special programme aimed at educating taxpayers in Mbeya, Iringa, Songwe and Njombe regions. The programme will enable taxpayers become well knowledgeable on the importance of paying taxes.

According to TRA's taxpayers education service officer in the southern highlands zone Serapio Luanda.

Luanda said the programme had positive results as many taxpayers in the regions had cemented good relations with TRA over various challenges on tax issues.

The programme attracted experts from TRA headquarters and the region's high profile officials.

"We conducted the training via public gatherings, seminars and by visiting individual taxpayers in their places of businesses in all districts of Mbeya, Iringa, Njombe and Songwe regions," he said. According to him the exercise has been of great benefits for both taxpayers and TRA officials.

Luanda said TRA is an institution

established for the purpose of collecting taxes on behalf of the government.

He said among the rights of a taxpayer is abiding by the tax laws is the decision of fair tax assessment to enable him pay the correct amount of tax, privacy on tax statements in regard to businesses.

Tanzania Revenue Authority is a government agency of charged with the responsibility of managing the assessment, collection and accounting of all central government revenue. It is a semi-autonomous body that operates in conjunction with the Ministry of Finance.

The TRA was established by Act of Parliament Not. 11 of 1995, and it started its operations on 1 July 1996. In carrying out its statutory functions, TRA is regulated by law, and is responsible for administering impartially various taxes of the central government.

*"We conducted the training via public gatherings, seminars and by visiting individual taxpayers in their places of businesses in all districts of Mbeya, Iringa, Njombe and Songwe regions"*

## 50 Passengers cheat death in bus accident

By Correspondent James Lanka, Moshi

AT LEAST 50 people escaped death on Tuesday after a passenger bus from Arusha heading to Dar-es-Salaam rammed into lorry at Lembeli in Mwanga district, Kilimanjaro region.

The Kilimanjaro regional traffic officer Zauda Mohammed confirmed the incident yesterday, saying it involved a bus christened Machame Safaris with registration number T339 DCM, and a lorry with registration number T105 AWA.

According to her the crash took place in the morning along Moshi-Arusha-Dar-es-salaam highway.

Preliminary investigations on the cause of the accident was reckless driving by the driver of the lorry Kaifa Chaya (33) a resident of Arusha who she said attempted to overtake the bus.

"The driver failed to control his vehicle which was speeding; he sustained seriously injuries," said the officer.

The driver of the bus Salum Ramadhani (31) sustained hand and leg injuries while other passengers sustained serious injured.

The two drivers had been admitted at Mwanga district hospital for treatment, adding the duo is under police custody and the law will take its course upon their release.

She further explained that most of the road accidents in the region are caused by reckless drivers who don't abide by road traffic regulations. The RTO added that 80 per cent of accidents were due to reckless drivers. 12 per cent by mechanical problems of the vehicles, 6 per cent because of bad weather, while only 2 per cent of the accidents are caused by bad infrastructures.

"My appeal to all drivers particularly government drivers and other road users they should abide by all road regulations to avoid accidents," she explained.

Mohammed appealed to motorist and passengers to report speeding drivers.

## USAID donates vehicle to support fight against FGM

By Correspondent Sabato Kasika

UNITED States Aid for International Development (USAID) has donated a vehicle to support efforts against Female Genital Mutilation (FGM) in Serengeti district in Marta region.

The vehicle, Land Cruiser Hardtop has been handed over to Mugumu Safe Home being run by Hope for Girls and Women Tanzania, a non governmental organisation (NGO) in Serengeti district.

Speaking after receiving the vehicle from USAID Tanzania resident director Andy Karas, the managing director of Hope for Girls and Women Tanzania Rhobi Samwelly said the centre cares for girls who run away from FGM, saying the vehicle was a promise from Karas during his recent visit to the centre.

Rhobi said the vehicle a commendable USAID assistance to the centre and urged for other sponsors to join efforts against FGM.

She said her NGO recognises and values US donations in the country especially in the sectors of agriculture, education, health, women and youth as well as good governance.

The NGO is a defender of women, girls and children rights which USAI Tanzania has recognised its efforts hence the vehicle assistance.

Rhobi said another safe home run by the NGO located in Butiama had donated a photocopy machine for primary and secondary schools in Buhemba Ward.

Rhobi said they bought the machine after receiving funds from sponsors and gave it to Butiama district council.

The primary schools that will benefit from the photocopy machine include Matongo, Biatika, Kinyariri, Buhemba, and Kyamko primary schools and Buhemba secondary school.

"It will be alright if the machine will be used to generate money but our aim is to use it in photocopying study lessons and examination papers," she said.

### PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2019 (AMOUNTS IN MILLION TSHS.)		
	Current Year 31 Dec 2019	Previous Year 31 Dec 2018
<b>A ASSETS</b>		
1 Cash	17,457	20,662
2 Balances with Bank of Tanzania	50,224	49,702
3 Investments in Governments Securities	114,133	126,857
4 Balances with other Banks Financial Institutions	24,282	9,234
5 Cheques and items for Clearing	0	0
6 Interbranch Floats Items	0	0
7 Bills Negotiated	0	0
8 Customers' liabilities for acceptance	0	0
9 Interbank Loans Receivables	3,994	2,770
10 Investments in Other Securities	0	0
11 Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	398,066	371,398
12 Other Assets	17,493	18,509
13 Equity Investments	0	0
14 Underwriting Accounts	0	0
15 Property, Plant and Equipment	6,809	6,671
16 Right of Use of Assets	11,888	0
<b>17 TOTAL ASSETS</b>	<b>644,346</b>	<b>605,803</b>
<b>B LIABILITIES</b>		
18 Deposits from other Banks and Financial Institutions	119,794	142,202
19 Customer Deposits	384,621	337,761
20 Cash Letters of Credit	194	390
21 Special Deposit	0	0
22 Payment orders/transfer payable	0	0
23 Bankers' Cheques and Drafts Issued	48	95
24 Accrued Taxes and Expenses Payable	6,833	9,595
25 Acceptances Outstanding	0	0
26 Interbranch Float Items	0	0
27 Unearned Income and Other Deferred Charges	2,774	3,583
28 Other Liabilities	3,001	3,745
29 Lease Liabilities	12,484	0
30 Borrowings	24,532	31,660
<b>31 TOTAL LIABILITIES</b>	<b>554,281</b>	<b>529,231</b>
<b>32 NET ASSETS/LIABILITIES</b>		
	<b>90,065</b>	<b>76,572</b>
<b>C CAPITAL AND RESERVES</b>		
33 Paid-up Share Capital	62,670	62,670
34 Capital Reserves	0	0
35 Retained Earnings	13,546	2,863
36 Profit/(Loss) Account	15,476	9,560
37 Other Capital Accounts	11,647	1,479
38 Minority Interest	0	0
<b>39 TOTAL SHAREHOLDERS' FUNDS</b>	<b>90,065</b>	<b>76,572</b>
40 Contingent Liabilities	113,950	90,087
41 Non-Performing Loans and Overdrafts	40,246	23,918
42 Allowance for Probable Losses	16,894	13,953
43 Other Non-Performing Assets	797	1,080
<b>D PERFORMANCE INDICATORS:</b>		
(i) Shareholders' Funds to Total Assets	13.98%	12.44%
(ii) Non-Performing Loans to Total Assets	9.70%	6.21%
(iii) Gross Loans and Advances to Total Deposits	82.23%	80.19%
(iv) Loans and Advances to Total Assets	61.78%	61.31%
(v) Earning Assets to Total Assets	80.11%	82.70%
(vi) Deposits Growth	5.01%	29.14%
(vii) Assets Growth	6.36%	19.36%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2019 (AMOUNTS IN MILLION OF TSHS.)		
	Current Year 31 Dec 2019	Previous Year 31 Dec 2018
<b>I: Cash Flow From Operating Activities</b>		
Net income/(loss)	22,619	17,482
<b>Adjustment for non-cash items</b>		
Depreciation	1,679	1,711
Amortisation	437	498
Net impairment charge on loans and advances	3,963	3,166
Profit on disposal of items of property and equipment	(231)	(8)
Interest charge on long term borrowing	2,715	3,176
Depreciation on right of use assets	1,065	0
Interest charge Finance Lease	2,290	0
<b>Cash flows from operating activities before changes in working capital items</b>	<b>34,745</b>	<b>26,025</b>
<b>Changes in working capital items</b>		
Increase in loans and advances to customers	(30,631)	(77,142)
Increase derivative financial instrument	157	(281)
(Increase)/decrease in other assets	4,533	(5,320)
Increase in deposits from customers	46,463	19,570
(Decrease)/increase in other liabilities	(4,203)	(10,431)
Change in recognition of right in use and Lease Liability	(1550)	0
Decrease in Statutory Minimum Reserve account	(694)	70
Increase/(decrease) in deposits from other banks	(22,408)	88,864
Increase in government securities at FVOCI	9,087	(33,653)
Decrease/(increase) in government securities at amortized cost	637	84
<b>Tax paid during the year</b>	<b>37,136</b>	<b>7,785</b>
	(9,162)	(2,081)
<b>Net cash generated from/ (used in) operating activities</b>	<b>27,974</b>	<b>5,703</b>
<b>II. Cash flow from investing activities:</b>		
Purchase of property and equipment	(2,218)	(1,220)
Purchase of intangible assets	(39)	(77)
Proceeds from disposal of items of property and equipment	27	15
<b>Net cash used in investing activities</b>	<b>(2,230)</b>	<b>(1,282)</b>
<b>III. Cash flow from financing activities:</b>		
Additional capital injection	0	0
Proceeds from Borrowings	0	5,000
Principal Paid on Long term	(6,968)	(6,968)
Interest Paid on Long term	(2,876)	(3,289)
Lease payment	(2,805)	0
<b>Net cash (used in)/ generated from financing activities</b>	<b>(12,649)</b>	<b>(5,257)</b>
<b>IV. Cash and Cash equivalents:</b>		
Net Increase (decrease) in Cash and Cash Equivalents.	13,095	(836)
Cash and Cash Equivalents at the Beginning of the Year	55,078	55,915
Cash and Cash Equivalents at the End of the Year	68,173	55,078

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2019 (AMOUNTS IN MILLION OF TSHS.)		
	Current Year 31 Dec 2019	Comparative Year Cumulative 31 Dec 2018
<b>A ASSETS</b>		
1 Interest Income	61,728	56,808
2 Interest Expense	22,970	19,044
<b>3 Net Interest Income</b>	<b>38,758</b>	<b>37,762</b>
4 Bad Debts Written Off	0	0
5 Impairment Losses on Loans and Advances	3,963	3,167
<b>6 Non-Interest Income</b>	<b>21,390</b>	<b>17,398</b>
6.1 Foreign Currency Dealing and Translation gains/(Loss)	7,905	6,031
6.2 Fees and Commissions	11,840	10,571
6.3 Dividend Income	0	0
6.4 Other Operating Income	1,645	796
<b>7 Non-Interest Expense</b>	<b>33,566</b>	<b>34,511</b>
7.1 Salaries and Benefits	17,028	16,303
7.2 Fees and Commission	1,008	1,138
7.3 Other Operating Expenses	15,530	17,070
<b>8 Operating Income/(Loss)</b>	<b>22,419</b>	<b>17,482</b>
9 Income Tax Provision	7,123	7,922
<b>10 Net Income/(Loss) After Income Tax</b>	<b>15,496</b>	<b>9,560</b>
<b>11 Other Comprehensive Income (itemize)</b>	<b>(604)</b>	<b>(1,605)</b>
<b>12 Total comprehensive income/(loss) for the year</b>	<b>14,892</b>	<b>7,954</b>
13 Number of Employees	273	282
14 Basic Earnings Per Share	24	15
15 Number of Branches	14	14
<b>PERFORMANCE INDICATORS:</b>		
(i) Return on Average Total Assets	2.48%	1.72%
(ii) Return on Average Shareholders' Funds	18.60%	12.45%
(iii) Non Interest Expenses to Gross Income	55.81%	62.57%
(iv) Net Interest Income to Average Earning Assets	7.62%	8.19%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2019 (AMOUNTS IN MILLION OF TSHS.)							
	Share Capital	Share Premium	Retained Earnings/(Accumulated losses)	Non Distributable reserve	General Provision	Available for sale reserve	Total
<b>Current Year</b>							
Balance as at the beginning of the Year	62,670	0	12,423	47	3,037	(1,605)	76,572
<b>Change on initial application of IFRS:</b>							
Adoption of IFRS 16			(387)				(387)
<b>Restated balance at 1 January 2019</b>	<b>62,670</b>	<b>0</b>	<b>12,035</b>	<b>47</b>	<b>3,037</b>	<b>(1,605)</b>	<b>76,184</b>
Profit for the year			15,496				15,496
Change in fair value of government securities at FVOCI			(1,012)			(863)	(1,875)
Deferred tax on change in fair value of government securities at FVOCI						259	259
Transfer from the non-distributable reserve			(514)	514			0
Transfer to General Provision			3,037	(3,037)			0
<b>Balance as at the end of the current Year</b>	<b>62,670</b>	<b>0</b>	<b>29,042</b>	<b>516</b>	<b>0</b>	<b>(2,209)</b>	<b>90,044</b>
<b>Previous Year</b>							
Balance as at the beginning of the Year	62,670	0	(15,417)	19,366	2,198	0	68,817
Profit for the year			9,560				9,560
Change in fair value of government securities at FVOCI						(2,293)	(2,293)
Deferred tax on change in fair value of government securities at FVOCI						688	688
Dividends Paid						0	0
Transfer from the non-distributable reserve			19,319	(19,319)			0
Transfer to General Provision			(839)				0
Others					839		0
<b>Balance as at the end of the previous Year</b>	<b>62,670</b>	<b>0</b>	<b>12,423</b>	<b>47</b>	<b>3,037</b>	<b>(1,605)</b>	<b>76,572</b>

**SELECTED EXPLANATORY NOTES FOR THE YEAR ENDED 31 DECEMBER 2019**

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

Name and Title	Signature	Date
COSMAS T. KIMARIO MANAGING DIRECTOR	Signed _____	21.02.2020
WILLIS MBATIA HEAD OF FINANCE	Signed _____	21.02.2020
MAGRETH GEORGE HEAD OF INTERNAL AUDIT	Signed _____	21.02.2020

The above extracts are from the Audited Financial Statements of the Bank for the year ended 31st December, 2019 which have been prepared in accordance with International Financial Reporting Standards (IFRS), the Tanzania Companies Act, Cap 212 of 2002, the Banking and Financial Institutions Act, 2016. The Financial Statements were audited by PwC and received a clean report. The Financial Statements were approved by Board of Directors on 21 February 2020 and signed on their behalf by:

Name	Signature	Date
MR. JOHN ULANGA - BOARD CHAIRMAN	Signed _____	21.02.2020
MS. FATUMA CHILLO - BOARD MEMBER	Signed _____	21.02.2020

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THURSDAY 9 APRIL 2020

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

## We need to assess global economic impact of covid-19

THE government through the Ministry of Finance and Planning has formed a special force for assess the economic impact of the covid -19 crisis to mitigate and take measures. Lockdowns around the world have placed the global economies at a standstill, and Tanzania, which has reported 24 covid -19 cases so far, is not immune to the looming economic slump. The government has already instructed the Bank of Tanzania to collect opinions, views, recommendations from stakeholders.

As the world grapples with the coronavirus, the economic impact is mounting. With more than 1 million confirmed cases of covid-19, businesses are coping with lost revenue and disrupted supply chains as factory shutdowns and quarantine measures spread across the globe, restricting movement and business activity. Experts suggest that we expect recovery in 2021. To get there, it is paramount to prioritise containment and strengthen health systems - everywhere.

The Organisation for Economic Co-operation and Development (OECD) warned that the shock from the virus is already bigger than the 2007-2009 global financial crisis. OECD secretary general Angel Gurría said many countries would fall into recession and countries would be dealing with the economic fallout of the covid-19 pandemic for years to come.

"Even if you don't get a worldwide recession, you're going to get either no growth or negative growth in many of the economies of the world, including some of the larger ones, and therefore you're going to get not only low growth

this year, but also it's going to take longer to pick up in the in the future."

This statement comes after the United Nations Conference on Trade and Development, the UN trade agency, warned of a slowdown of global growth to under 2 per cent this year, effectively wiping \$1 trillion off the value of the world economy.

In the vein, the Asian Development Bank recently warned that the global cost of the outbreak could hit \$4.1 trillion. The extent of the economic damage still depends on how the virus spreads throughout Europe, the US and other major economies, reports Bloomberg. Bloomberg reports that around half of jobs in Africa are at risk as a result of the outbreak, according to the United Nations Economic Commission for Africa. The travel and tourism industries were hit early on by economic disruption from the outbreak.

Epidemics are a huge threat to health and the economy: the vast spread of disease can literally destroy societies. In 2017, at our Annual Meeting, the Coalition for Epidemic Preparedness Innovations (CEPI) was launched - bringing together experts from government, business, health, academia and civil society to accelerate the development of vaccines against emerging infectious diseases and to enable access to them during outbreaks.

Our world needs stronger, unified responses to major health threats. By creating alliances and coalitions like CEPI, which involve expertise, funding and other support, we are able to collectively address the most pressing global health challenges.

## Covid 19: Africa must act locally, but keep thinking globally

MOST countries that have been hit by Coronavirus, referred to as Covid-19, have availed substantial fiscal and monetary stimulus and relief packages geared at addressing the negative effects arising from lockdown periods.

China, the United States, the United Kingdom, Japan, Germany, Nigeria, South Africa, Rwanda, Namibia, among several other countries, have offered huge stimulus packages. The United States has put together a US\$2 trillion stimulus that will expand unemployment insurance, provide US\$1 200 stimulus in emergency financial relief to most American adults and provide life preservers to distressed businesses impacted by the Covid-19 pandemic.

Namibia has allocated about US\$450 million to a stimulus and relief package to deal with the negative impact of Covid-19. Its Finance Minister Ipumbu Shiimihi said the package was directed at formal and informal businesses in sectors which are directly affected by lockdown measures, as well as households. "To avoid further retrenchments in the hardest-hit sectors, government will provide a wage subsidy to aid businesses in keeping employees on board in the tourism, travel and aviation and construction sectors."

In South Africa, the government has said it will assist companies facing distress through the Unemployment Insurance Fund and special programmes from the Industrial Development Corporation. It has also announced that it will cushion workers with an income below a certain threshold, who will receive a small monthly payment during the next four months. There will also be funds available to assist small and medium-scale enterprises (SMEs) under stress, mainly in the tourism and hospitality sectors.

However, the Black Management Forum (BMF) says government should avail a R1 trillion (US\$53 billion) stimulus package to cushion the

economic aftermath of the three-week national lockdown.

In Zimbabwe, Finance minister Mthuli Ncube announced a package which just focusses on containing the virus, through importation of ventilators, face masks, test kits, infrastructure, among other personal protection equipment. He also announced that government is set to provide financial assistance to at least one million households. The households will be identified by the Ministry of Public Service and Social Welfare.

Other measures implemented to try and limit the spread of the virus include the institution of a 21-day lockdown. The Covid-19 pandemic has hit at a time when the country is still reeling from two shocks - erratic rains in the 2019/20 that affected the agricultural season and Cyclone Idai, which ravaged the eastern parts of the country. Confirmed Covid-19 cases stand at eight, with one death recorded.

According to the International Monetary Fund, Zimbabwe requires more than US\$26,4 million as at March 24, targeting prevention and control of the disease, including awareness campaigns. This does not include what the country will need to recover after the epidemic is contained.

With over 95% of the country's employment in the informal sector, which has been brought to a halt during the 21-day lockdown, it means there are much more than the one million households being targeted, in desperate need of financial aid.

According to analysis by the Food and Agricultural Organisation conducted before the World Health Organisation (WHO) declared Covid-19 a pandemic on March 11, over 4.3 million people were in urgent need of food assistance. Overall, about 7.7 million are in need of food assistance in the country, according to World Food Programme. This means the one million being targeted is an insignificant percentage of Zimbabweans who will require assistance from government to survive the 21 days.

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By Simon Mantell

THE state can leapfrog conventional prosecutorial gridlock and jail state-owned enterprise executives and company directors by using a 'winning ugly' strategy.

South Africans are hopelessly fatigued by the never-ending bad news stories of crooked politicians, equally dishonest business people, incompetent civil servants and hollowed out institutions where the topics of grand corruption and state profligacy loom large and the public is clamouring for visible justice where actions speak louder than words.

Unfortunately, little progress is being made owing to prosecutorial gridlock at a corrupted and sabotaged NPA devoid of the requisite forensic, data collection or financial skills necessary for the successful prosecutions of complex cases and where the NPA, on its current trajectory, will never achieve the timeous prosecutorial success necessary to assist our country in avoiding the failed-state bullet.

The NPA and the country are fast running out of road and, in many ways, the NPA's unfortunate position is not dissimilar to that of the broken Springbok rugby team of 2017 where coach Rassie Erasmus was forced to adopt a simple "winning ugly" game plan in order to deliver the desired results in the shortest possible time frame.

It has been suggested by the NPA that solid corruption cases take between six to nine years to get to court and it is argued that this is unrealistic and that a blunt and simplistic prosecutorial approach analogous to the methodology employed by the World Cup-winning Springboks is required for the quicker ugly wins which will restore the country's confidence in the NPA.

The win ugly strategy revolves around three key areas: the targets for prosecution; the readily available evidence which does not require skilled investigative teams; and the statutes to be relied upon for prosecution.

The targets at state-owned entities (SOEs) and listed companies

While middle managers have certainly been involved in crooked procurement for pens and paper clips, it is the senior and executive management and boards known as the accounting authority at SOEs like Eskom, Prasa and SAA that have been the key decision-makers for the crooked procurement and fundraising deals and it the SOE accounting authorities, including non-executives, which are the blanket target. At listed companies, the entire boards, including non-executive directors of the likes of African Bank, Steinhoff and Tongaat, should be in the NPAs sights.

The evidence  
The existing annual financial

## How to put corrupt officials behind bars in double-quick time



statements (AFS) of SOEs and listed companies provide the original hard-copy evidence for prosecution in terms of the Companies Act, and the acknowledged business collapses of all the high profile SOEs confirms the absolute failure of the respective accounting authorities in terms of the relevant sections of the Public Finance Management Act (PFMA) which govern SOEs.

It must be noted that the evidence required to confirm breaches of these two acts does not require proof of corruption, which appears to be the current complex sticking point for the NPA.

The statutes - the Public Finance Management Act (PFMA) and the Companies Act

The PFMA and the Companies Act provide statutory guidance setting out the legal responsibilities for the accounting authorities and boards of directors and clarify the terms for criminal prosecution in the event of breaches of applicable sections.

Relevant sections of the PFMA include sections 50 and 51, which address the responsibilities and requirements of the accounting authority with respect to: care for assets; integrity and acting in the interests of the entity; maintenance of appropriate systems of internal control; procurement in a manner which is fair, transparent and cost-effective; prevention of wasteful and irregular expenditure and safeguarding of the assets and managing of the revenue, expenditure and liabilities of the public entity.

Section 83 explains that an accounting authority commits an act of financial misconduct where it wilfully or negligently fails to comply with a requirement of sections 50 and 51 and makes or permits an irregular expenditure or fruitless and wasteful

that a person is guilty of an offence if that person is party to the preparation, approval or dissemination of AFS which are materially false or misleading.

Section 214 confirms that a person is guilty of an offence if the person is a party to the preparation, approval, dissemination or publication of AFS as described in section 29.

Section 216 confirms that any person guilty of an offence is liable in the case of a contravention of section 214 (1), to a fine or to imprisonment for a period not exceeding 10 years, or to both a fine and imprisonment.

The Companies Act draws no distinction between the responsibilities of executive and non-executive directors and it is patently clear that the accounting authorities of all the large SOEs have consistently breached the statutory requirements of the PFMA, while the hard-copy AFS in the reports of directors repeat the misleading and false statements of claimed compliance with the PFMA.

It follows then that the NPA can prosecute applicable boards, including the non-executive directors, who have profited handsomely from board fees, in terms of the PFMA and Companies Act and, where applicable, hold these individuals jointly and severally liable in their personal capacities.

Legitimate concerns exist as to the political will of the NPA to prosecute ANC appointed cadres at SOEs, but even in matters such as the Steinhoff fraud where no obvious political cover is required, the silence from the NPA has been deafening, leading to the conclusion that it is incapable of mounting any serious complex commercial prosecution.

Swift prosecution for elementary breaches of the PFMA and Companies Act resulting in a year or two of jail time allied to being financially broken through personal liability actions might not be as attractive as the elusive dream of high profile corruption cases taking six to nine years, but it will represent quick wins for a nation longing for justice.

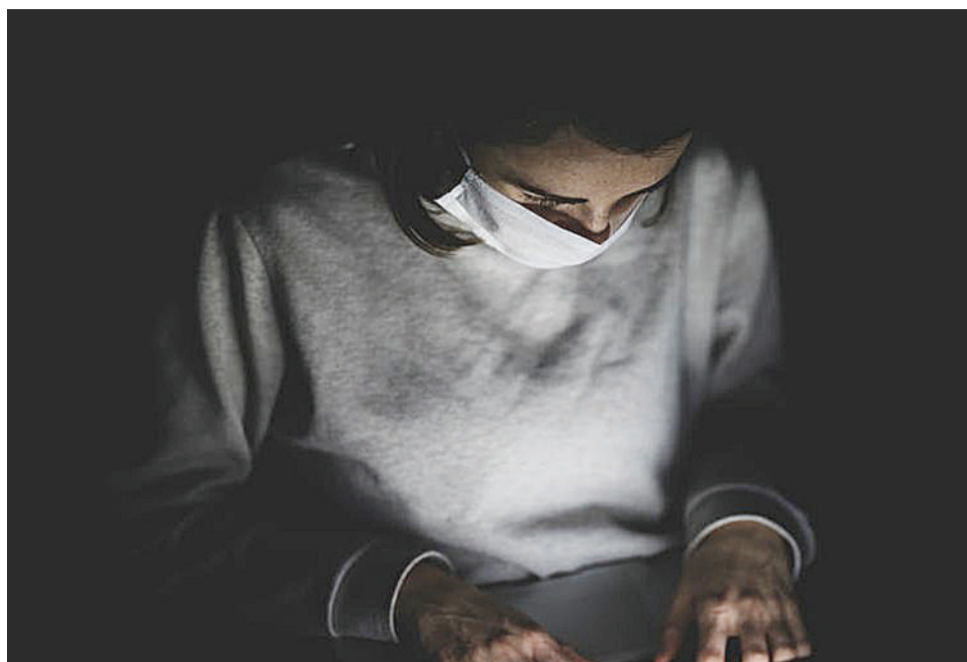
NPA head Shamila Batohi must surely recognise that the simple and blunt approach recommended above is the most practical strategy for putting the likes of Markus Jooste and Brian Molefe and their ilk in orange overalls in double-quick time and that the adoption of this win ugly game plan will provide breathing space necessary for the rebuilding of the NPA and its investigative capacity to take on the more complex cases in years to come.

A failure to do so will simply confirm the lack of political will.



# Better after the pandemic

We grew up being told that the world is a dangerous place. Now we are literally living it. We are fighting an invincible enemy that seems to be always several steps ahead, COVID19. An acquaintance recently told me that his 84-year-old mzungu pal in the UK confirmed to him that the last time the world was on lockdown was way back during the second world war. He was just a small boy then, but he remembers total blackouts in his neighborhood. All the lights would be switched off in his town at night to make it harder for the German planes to locate their targets. Dropping bombs at night on English soil was a common strategy.



Today we are fighting an enemy that attacks both during the day and night, whether we have lights on or not. South Africa is the first African country to go on lockdown.

But isn't it funny how every crisis has a silver lining? For instance, I am now discovering that being a school-teacher can be my side hustle. I have been home (well in my office) schooling my baby sharks. I'm amused

though at how we parents seem to be struggling more than our kids with this on-line learning. My young sibling is teaching me more than what I'm teaching her. We have taken it in stride and are making the best out of the situation. At least we are now giving our siblings and family members all the attention they need. To family, quality time is quantity time.

Another positive observation is the increased number of folks I see exercising on the roadside sidewalks in our neighborhood. People

are walking and running more and driving less. It's a welcome change from the traffic and hustle of the fast-paced city life. Globally the positive effect is being seen

too. Mother nature seems to be healing slowly from the harm that human activity causes her. Apparently in China the smog is clearing thanks to reduced manufac-

turing activity. May we come out of this pandemic with a greater appreciation for mother nature.

However, something not so positive has picked my interest too. I have come across several articles talking about all the things that could go wrong as a result of being isolated at home. Lately mental health issues have been getting quite some airtime way before we knew about this monster virus. Doctors advise us to talk to someone if we feel terrified, empty, hopeless and worthless. These are creeping signs of depression that may manifest sooner now that we are in self isolation.

My mind has been planning on all the things I can do during this downtime. The rat race of life has been put on pause to allow me to catch up with all my tasks

and responsibilities. This should make me better prepared when normal service resumes.

This global lockdown is showing that maybe we appear busier than we actually are. Could it be to avoid looking inwards and having a meeting with self? Could it be that most of the busyness we have in our lives is driven by fear of facing our demons? A more lethal virus that could be dwelling in us. And that for as long as we are busy in the rat race, we are distracted from facing the elephants (sometimes it feels more like a herd) in the room.

Suddenly we have time on our hands, lots of it. The elephant is now eyeballing us and that makes us very uneasy. What makes this situation extremely uncomfortable is because many of us have no coping mechanisms to address the viruses lodged deep in our hearts and minds. We will need more than heart and mind sanitiz-

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er for this one. We need to go deep, feel and face the issues that make us behave the way we do (whatever they may be), and thereafter swallow the bitter capsule of intense but necessary conversations that have been pending for a long time.

Some of the people we have been running (avoiding in the name of we are too busy to meet) away from are now our cellmates in the current lockdown. Rumor has it that the lockdown may last a month. Now that's a lifetime trying to ignore stuff that needs our attention. Being ill equipped and terribly uncomfortable to clean house internally could easily contribute to mental illness and depression.

Folks in the spirit of remaining positive about life during the current depress-

ing times, lets choose to see the brighter side of the situation. Alienation from our normal lives might also mean elevation in some other places all together. Learn something new, get creative, let discipline push you into achieving all that.

Remove the clutter by re-evaluating priorities, relationships and pressing the reset button so as to live lighter and be more effective going forward.

Let's try our best to keep fear at bay and not to worry too much. Spend this forced leave mending (and building new) bridges because you will need them to cross over into your destiny when life gets back to normal.

May we all come out of this pandemic as better humans regardless.

## Life after lockdown: Reopening SA safely

By Marius Oosthuizen

What we need is to think now about what a safe reversal of the lockdown might mean. The reality is that in the absence of a medical breakthrough, such as a cure or therapy which mitigates the risks of Covid-19, the reality of opening up our society in spite of the virus will become inevitable.

Amid the COVID-19 lockdown, we must start a conversation about what it means to safely open up our society.

### Why?

Because there is a point where a state of lockdown, without effective protection measures, is more dangerous than an open society with such measures.

Over the past couple of weeks we have seen government make significant concessions to the taxi industry, informal traders and others, to begin normalising their mobility. This was done, understandably, due to the pressure that a lockdown has placed on the livelihoods of our most vulnerable communities.

But it places those same communities at risk.

What we need is to think now about what a safe reversal of the lockdown might mean. The reality is that in the absence of a medical breakthrough, such as a cure or therapy which mitigates the risks of Covid-19, the reality of opening up our society in spite of the virus will become inevitable.

The question then, is how can we do so safely? Detection, transmission and breaking the chain

The virus moves through the air around the ill, and over surfaces that we touch. This means that a person moving through a public facility such as the taxi rank, or touching the balustrade at a train station, will put themselves and others at risk.

It means that a city dweller who travels across town to visit a friend or loved

one will endanger his entire community and vice versa.

At the moment, we mitigate these risks through social distancing at a personal level and the lockdown at the societal level. We further combat the spread by testing, tracking and tracing existing and potential infected persons.

This is how we "lower the curve", so to speak.

While these measures are good, and South Africa has been proactive in mobilising an enormous effort, they are blunt instruments with unintended consequences.

### Counting the cost

We knew it would be inevitable, but the lockdown smashes our economic activity and infects large portions of our society with worsening socio-economic conditions. This is not avoidable, but certainly undesirable.

### Is there an alternative? South Korea, data and discipline

Countries such as South Korea, that have effectively reduced their rate of new infections, have done so through a combination of data and discipline. They have created systems that give the citizen, on a case-by-case basis, permission to move around in public space.

- Have you been in contact with a positive carrier? Then you are a public risk, and may not travel for a period.
- Do you have proximity to currently suspected cases? Then your travel is limited to an area.
- Do you move between high-risk areas and low-risk areas? The implication being that you are a potential distributor of the infection should you become a carrier, then your movements are curtailed.

They enforce these rules and barriers through the use of smartphones, algorithms, web-based platforms and state surveillance.

**AUDITED FINANCIAL STATEMENTS OF GA INSURANCE TANZANIA LIMITED FOR THE PERIOD ENDED 31ST DECEMBER 2019 PURSUANT TO SECTION 41 (1) OF INSURANCE ACT 2009**

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST DECEMBER 2019		
	2019 TShs'000	2018 TShs'000
Gross premiums written	7,103,932	5,296,039
Written premiums ceded to reinsurers	(4,667,696)	(3,465,279)
<b>Net premiums written</b>	<b>2,436,236</b>	<b>1,830,760</b>
Change in the gross provision for unearned premiums	(333,348)	(238,820)
Reinsurers' share of change in the provision for unearned premiums	294,003	105,514
<b>Net earned premiums</b>	<b>2,396,891</b>	<b>1,697,454</b>
Fees and commission income	1,448,906	920,747
Investment income	603,484	514,680
Other Income/(cost)	(185)	744
<b>Net income</b>	<b>4,449,096</b>	<b>3,133,625</b>
Claims and benefits incurred	(3,071,054)	(1,127,157)
Reinsurers' share of claims and benefits incurred	2,272,333	658,199
<b>Net policyholder claims and benefits incurred</b>	<b>(798,721)</b>	<b>(468,958)</b>
Acquisition costs - commission expense	(1,126,655)	(742,022)
Operating and other expenses	(2,098,253)	(1,831,273)
<b>Profit before income tax</b>	<b>425,467</b>	<b>91,372</b>
Income tax	(125,813)	127,533
<b>Profit for the year</b>	<b>299,654</b>	<b>218,905</b>
Other comprehensive income	-	-
<b>Total comprehensive income for the year</b>	<b>299,654</b>	<b>218,905</b>

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31ST DECEMBER 2019				
	Share capital Tshs'000	Contingency reserve Tshs'000	Accumulated losses Tshs'000	Total Tshs'000
At 1 January 2019	4,500,000	208,027	(878,660)	3,829,367
Profit for the year	-	-	299,654	299,654
Contingency reserve movement	-	73,087	(73,087)	-
<b>At 31 December 2019</b>	<b>4,500,000</b>	<b>281,114</b>	<b>(652,093)</b>	<b>4,129,021</b>
At 1 January 2018	4,500,000	153,104	(1,042,642)	3,610,462
Profit for the year	-	-	218,905	218,905
Contingency reserve movement	-	54,923	(54,923)	-
<b>At 31 December 2018</b>	<b>4,500,000</b>	<b>208,027</b>	<b>(878,660)</b>	<b>3,829,367</b>

CASHFLOW STATEMENT FOR THE PERIOD ENDED 31ST DECEMBER 2019		
	2019 TShs'000	2018 TShs'000
<b>OPERATING ACTIVITIES</b>		
Profit before taxation	425,467	91,372
Adjustments for:		
Depreciation	118,118	117,908
Movement in provisions for outstanding claims	191,894	(60,280)
Movement in unearned premium	39,345	133,306
Movement in deferred acquisition cost	(69,140)	(59,121)
Movement in deferred income	91,489	22,031
Interest income - government securities	(226,670)	(154,021)
Interest income - deposits with financial institutions	(377,254)	(361,560)
Impairment of Financial Institutions	-	(3,659)
<b>Operating cash flows utilized before working capital changes</b>	<b>193,249</b>	<b>(274,024)</b>
Decrease in Insurance receivable	(332,864)	750,086
(Increase)/Decrease in reinsurance and other accounts receivable	84,064	(727,079)
(Decrease)/Increase in reinsurance payable	(709,219)	(229,551)
(Decrease)/Increase in accounts payable	550,821	(205,231)
<b>Cash (utilized)/generated from operating activities</b>	<b>(213,949)</b>	<b>(685,799)</b>
Tax paid	(22,735)	(5,067)
Withholding tax incurred at source	(40,558)	(46,302)
<b>Net cash (utilized in)/generated from operating activities</b>	<b>(277,242)</b>	<b>(737,168)</b>
<b>INVESTING ACTIVITIES</b>		
Interest received from deposits with financial institutions	155,180	430,703
Interest received from government securities	406,428	170,013
Purchase of property and equipment	(82,356)	(16,123)
Investment in government securities at amortized cost	20,123	1,399,925
Investment in deposits with financial institutions	2,316,250	(1,515,790)
<b>Net cash generated from/(utilized in) investing activities</b>	<b>2,815,625</b>	<b>468,728</b>
<b>Net decrease in cash and cash equivalents</b>	<b>2,538,383</b>	<b>(268,440)</b>
Cash and cash equivalents at the beginning of the year	129,521	397,961
<b>Cash and cash equivalents at year end</b>	<b>2,667,904</b>	<b>129,521</b>

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2019		
	2019 TShs'000	2018 TShs'000
<b>CAPITAL EMPLOYED</b>		
Share capital	4,500,000	4,500,000
Accumulated losses	(652,093)	(878,660)
Contingency reserves	281,114	208,027
<b>Shareholders' funds</b>	<b>4,129,021</b>	<b>3,829,367</b>
<b>REPRESENTED BY:</b>		
<b>Assets</b>		
Property and equipment	130,043	86,651
Intangible assets	159,218	238,373
Receivables arising out of reinsurance arrangements	599,100	780,955
Receivables arising out of direct insurance arrangements	916,086	583,222
Reinsurers' share of insurance contract liabilities	3,709,399	2,513,890
Other receivables	150,437	52,646
Deferred acquisition costs	404,949	335,809
Government securities	1,428,304	1,376,937
Deposits with financial institutions	1,387,051	3,732,476
Tax recoverable	147,321	145,645
Cash and cash equivalents	2,667,904	129,521
Deferred tax	147,742	211,938
<b>Total assets</b>	<b>11,847,554</b>	<b>10,188,063</b>
<b>Liabilities</b>		
Insurance contract liabilities	2,928,194	1,834,796
Provision for unearned premium	2,494,822	2,161,474
Payables arising from reinsurance arrangements	903,304	1,612,523
Other payables	941,548	390,727
Deferred income	450,665	359,176
<b>Total liabilities</b>	<b>7,718,533</b>	<b>6,358,696</b>
<b>Net assets</b>	<b>4,129,021</b>	<b>3,829,367</b>

Sachit S. Shah Chairman	Haroon Pirmohamed Director	Amit Srivastava Principal Officer & CEO
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# Africa must remove pain points that hamper inclusive growth

By Hanan Morsy

“Leaving no one behind” is a fundamental principle, aspiration, and strong commitment at the heart of the United Nations’ 2030 Agenda for Sustainable Development. Over the past two decades, achieving high economic growth has taken center stage in African countries’ development policies.

In 2019, six African countries were among the world’s 10 fastest-growing economies: Rwanda at 8.7%, Ethiopia at 7.4%, Côte d’Ivoire at 7.4%, Ghana at 7.1%, Tanzania at 6.8%, and Benin at 6.7%.

In most African countries, growth fundamentals and macroeconomic governance have improved. Some countries have undertaken large infrastructure projects, such as road constructions and rehabilitations, or modern-



ized their energy networks. Others have invested in the health and education sectors.

While this is highly commendable – and good news for the continent – it is clear that rapid growth has not been enough to address the two persistent problems of extreme poverty and inequality. In fact, the

overreliance on fast growth has sacrificed one important priority: inclusive growth.

According to the African Development Bank’s “African Economic Outlook 2020” report, progress has been made but much remains to be done. From 2000 to 2017, only 18 of 48 African countries with available

data managed to achieve inclusive growth that cut both poverty and inequality. Despite fast growth, the disparity in the living standards between the rich and the poor in the 30 other countries remained essentially unchanged or, worse yet, widened. Evidence suggests that in the majority of countries, the benefits of growth are going primarily to the middle classes and the rich.

This finding is particularly alarming given African countries’ commitment to achieving the Sustainable Development Goal to eliminate extreme poverty by 2030. The report warns that it can no longer be business as usual. If we do not challenge the status quo, the continent as a whole will not eradicate extreme poverty before 2045.

The good news is that there is a growing consensus that beyond growth, targeted approaches are needed, and many African countries have developed poverty reduction strategies. By prioritizing inclusive growth and

shared prosperity, African countries can accelerate toward eliminating extreme poverty.

For instance, a government that adopts inequality-reduction strategies is projected to cut extreme poverty by 6 percentage points more than one adopting inequality-neutral strategies, according to the bank’s analyses. All else being equal, countries that focus on the quality of their economic growth as well as the quantity are more likely to achieve success in tackling extreme poverty.

How can African countries improve the quality of their growth? The report highlights two important policy actions.

First, empirical evidence suggests that simply allowing workers to move freely across economic sectors and national boundaries would boost incomes and reduce poverty and inequality. This labor reallocation, a key feature of structural change, will require addressing underlying labor mobil-

ity issues in Africa, including labor regulations and employment policies. This will also require education reforms to ensure that workers have qualifications and skills that are transferable across sectors.

Implementation of national agreements such as the African Continental Free Trade Area could play an important role in the removal of existing obstacles to the free movement of workers.

Second, a wider distribution of the benefits of growth is critical for shared prosperity. It is common to hear ordinary people, when asked about the benefits of economic growth, respond to the effect that they have not seen evidence of it in their own lives. Fast growth must become more reality than abstraction.

For that to occur, African governments should improve and expand social security to ensure that poor citizens also benefit from growth. Potential programs to add include conditional cash transfers, social protec-

tion programs, and targeted subsidies. In African countries where such programs have been rolled out – such as South Africa, Liberia, and Chad – poverty has fallen more rapidly among beneficiaries than among the wider population.

The analysis contained in the “African Economic Outlook 2020” report suggests that there is hope for Africa as a whole to achieve inclusive growth. If some countries on the continent have managed to reduce both poverty and inequality while improving the living standards of their poor populations, others also have the potential to do so. For that, the quest for higher and faster economic growth should be pursued in tandem with initiatives to ensure that the fruits of growth and prosperity are shared by all citizens.

**Hanan Morsy is the director of the macroeconomic policy, forecasting, and research department at the African Development Bank Group.**



## CHRISTIAN SOCIAL SERVICES COMMISSION

### 1. BACK GROUND

#### 1.1 ABOUT CHRISTIAN SOCIAL SERVICES COMMISSION-CSSC

Christian Social Services Commission (CSSC) is an ecumenical body established in 1992 by Tanzania Episcopal Conference (TEC) and Christian Council of Tanzania (CCT), the umbrella Organization of the Catholic Church and the protestant churches respectively. The Commission was officially registered in 1993 as not-for-profit faith based Organization with Registration No. SO.7837 under the Society Ordinance laws of the United Republic of Tanzania. In 1994, CSSC became a legal entity by being incorporated under the trustees’ Incorporation Ordinance.

#### 1.2 EXTERNAL AUDIT SERVICES

Christian Social Services Commission requests submission of financial proposal relating to provision of external audit services for the organisation. CSSC conducts institutional audits as per National and International standards for the institutional and development partner requirements. The institutional audit covers the financial statement of the entire organisation including funds generated internally and donor funded projects/programmes. For the financial year January – December 2020, the total budget is Tshs. 6,894,763, 412.00.

For specific projects, the first audit is conducted after every six months in the financial year for the project known as “Improved Quality and Accessibility of Education and Health Services by the Churches in Tanzania – phase II”. The report is submitted to Bread for the World. The second project under specific audit is for the project known as, “Strengthening Civil society” with a total amount Tshs. 92,753,189.00. The audit of the project covers a full financial year January - December 2020. The audit report should be submitted to Norwegian Church Aid.

### 2. THE AUDITORS

The Auditor shall be an auditing firm, independent and legally registered to operate in Tanzania with a valid business and professional license. The firm shall be a well-established, reputable and experienced in auditing work in Tanzania with profound experience of auditing international and local NGO’s accounts operating in Tanzania.

### 3. SCOPE OF THE AUDIT

#### 3.1 The audit work

The auditors will be required to set accounts for Christian Social Service Commission (CSSC) as part of statutory requirement and condition on various funding agreement with development partners. The period for Audit engagement will be 3 fiscal years (2020-2022). The Audit service shall be conducting annually, and renewed each fiscal year subject to the Audit firm’s performance. The audit involves but not limited to ascertaining whether

- Funds have been utilized in accordance with the aims and objectives;
- The expenditures and financial records are in line with the generally accepted accounting principles; and
- The financial reports are fairly presenting financial situation including income received, expenditures during the period and cash position at the end of respective reporting period.

The audit will be conducted in accordance with National and International standards on auditing and will include such tests of transactions and of the existence, ownership and valuation of assets and liabilities as considered necessary. The auditors shall obtain an understanding of accounting and internal controls systems to the extent necessary in order to assess their adequacy as a basis of preparation of the financial statements and to establish whether the programme has maintained proper accounting records. The auditors are expected to obtain such appropriate evidence as considered sufficient to enable them to draw reasonable conclusions thereto.

The auditors are expected to develop, communicate and implement a comprehensive audit plan that is risk-based. The audit plan should set out a timeline, requirements and expectations from Christian social services Commission (CSSC) and relevant partners including the government of Tanzania, regulatory authorities and donor community. The audit shall include accessing the significant estimates and judgements made by the programs in preparation of the financial statements and whether accounting policies were appropriate to the circumstances, consistently applied and adequately disclosed. In forming their opinion, they should also evaluate the overall presentation of information and financial statements.

#### 3.2 Outputs

The following outputs among others are expected at the end of the audit exercise

- Christian Social Services Commission (CSSC) accounts including Balance sheet and Income and Expenditure Accounts. This should also include independent auditor’s report with an opinion on the truth and fairness of the financial statements; and
- Management letter with risk assessment on identified issues as high, medium and low and comprehensive recommendations to address internal control issues reported.

#### 3.3 Intended completion timeline

- Institutional audit be completed by each 28th February of the fiscal year.
- “Improved Quality and Accessibility of Education and Health Services delivery by the Churches in Tanzania – Phase II” project, be completed in 30th August and February of the fiscal year.
- “Strengthening Civil Society” project, be completed by 28th February of the fiscal year.

#### 3.4 Roles and responsibilities of all parties concerned

Prior to commencement of the audit, terms and conditions of the audit will be agreed and described through the audit engagement letter and will form part of the contract assignment.

### 4. RESPONSE PROPOSAL SPECIFICATIONS

Those interested in provision of the audit services must include in their application detailed technical and financial proposals with the following components;

- Profile of the auditing firm.
- Comments on the terms of reference. Understanding and Interpretation of the audit assignment;
- Proposed approach (methodology) to the assignment;
- Staffing level clearly indicating number of partners, managers, supervisors audit seniors and other audit staff at the time of preparing the proposal, and growth plan for the next two years;
- Abridged CVs of partners, managers and supervisors that would be assigned the Christian Social Service Commission (CSSC) audit; and
- Financial proposal indicating the basis of determining audit fees.

### 5. SUBMISSION OF PROPOSALS

Two hard Copies proposal should be submitted in a sealed envelope (sticker or wax sealed) clearly marked “Proposal for provision of audit services” to be dropped in Christian Social Service Commission Tender box located at CSSC front desk by 20th April 2020 before 12.00 am. Bid Opening will be 20th April 2020 at 02.00 pm at CSSC conference room. Please address your proposal to:

**Executive Director  
Christian Social Service Commission  
P.O. Box 9433 Plot No.  
Ali Hassan Mwinyi road, Dar es Salaam**

21584201



On the “Kuu”, where farmers gather together, they come in close contact as they collectively work to open large farms for one another. But with the health restriction, it is difficult for them to work and make large farms

## How are farmers doing in the midst of covid-19?

By George Harris

On the “Kuu”, where farmers gather together, they come in close contact as they collectively work to open large farms for one another. But with the health restriction, it is difficult for them to work and make large farms.

The Coronavirus outbreak in Liberia has just not unveiled the woes within country’s health sector but it has also unraveled the vulnerability of the country’s food producers who are mostly smallholder farmers producing food in the absence of timely extension services, delivery of agro-inputs, cash and machines.

Staying in business has become crucial for food producers despite following all safety rules from health authorities during the crisis.

COVID-19 impact on agriculture workforce

For the Liberia Farmers Development Corporation (LIFADCO) in Nimba County (one of the three highest food-producing counties), farming has always been about collective efforts.

Prior to the virus outbreak, administrators of the corporation would mobilize members into a large group in the name of “kuu” for several farming operations.

“We formed [kuu] for many operational purposes including bush clearing, soil plowing, sowing of seeds, weeding, harvesting and transporting our produce to market,” explained Borries B. Barlea, Chairman of the Board of Directors of LIFADCO.

But the recommended safety measures from health authorities have changed the work pattern of the corporation.

“We are not gathering in large numbers like before because we all understand how serious the situation is. What this has done to us is that it has affected the availability of manpower and our production size. The planting

season has just begun but we cannot plant our rice now because we can no longer meet as a group,” said Barlea.

On the “Kuu”, where farmers gather together, they come in close contact as they collectively work to open large farms for one another. But with the health restriction, it is difficult for them to work and make large farms as before. This means that the sizes of farms will now be reduced since the number of kuu members will be reduced as a result of the health restriction.

It can be recalled that on March 22, the Government of Liberia through the Health Ministry declared with immediate effect a national health emergency with several safety measures including “social distancing” put into place as an effort to limit the spread of the coronavirus to other regions.

The pronouncement came after health authorities registered the country’s third case, though authorities have yet to say how the third case got infected.

The Government also banned gatherings of more than 10 people and has instructed people to stay “six feet” apart from each other. Moreover, non-essential businesses, schools, and all religious centers have been ordered closed in Montserrado and Margibi counties, the two designated infected zones so far.

COVID-19 impact on vegetable production

Besides the disruption of the sector’s workforce, staying in business has become fight for life for family-farmers with special niches.

In lower Margibi County, several groups of family farmers birthed from the former USAID-FED’s Farmer Empowerment Program are at the brink of closure.

According to one of the groups’ heads, Otis Mulbah, the departure of expatriate clientele has disrupted sales for them.

“We sell our vegetables directly to expats and they are all gone,” said Mulbah. “Imagine what it is like for us at the moment when we have just harvested our vegetables.”

Hard times ahead for vegetable sellers due to closure of neighboring borders.

The President of Liberia Vegetable Seller Association (LVSA), Sumo Mulbah, foresees cloudy days ahead for vegetable sellers in major cities.

He said: “With borders all closed and we have limited vegetable stock. I think we will experience a shortage of vegetables, especially the exotic ones in the coming months if this virus persists.”

Mulbah added that the shortage of vegetables could also impact the survivability of vegetable sellers’ families.

“Lack of goods could affect the livelihood of hundreds of vegetable sellers in major cities. I am worried because I do not know how long this thing [virus] will go for. But we continue to abide by the safety rules,” He said.

Closed borders impact on the poultry sector

Fatu Kiazulu, President of the Liberia Poultry Farmers Union has termed the Coronavirus pandemic a disaster for the poultry sector which she said relies on the importation of feed from neighboring Guinea and Ivory Coast.

Kiazulu said that the struggling sector could experience more birds’ mortality due to the absence of birds’ feed and other medication services during the crisis.

“Feed has been a major challenge for us before this pandemic. Imagine going through this crisis with no feed for our birds because borders are closed. So what becomes of our birds? Most of them will die.”

“This is a world crisis and we are constantly reminding our farmers to abide by the health rules, but what becomes of us during this time?” Kiazulu pondered.





Minister of State, Vice-President's Office (Union and Environment), Mussa Zungu inspects different documents of Exel Chemical Ltd yesterday in Baga-moyo District, Coast Region. The factory is allegedly operating without following procedures, hence polluting the environment. Photo: Guardian Correspondent.

# Brewer makes sanitisers to support govt hygiene awareness programme

By Guardian Reporter

TANZANIA Breweries Ltd in partnership with Diversey East and Central Africa Ltd is supporting the government's efforts to contain the spread of covid-19 through the production of alcohol based sanitisers for health facilities.

TBL managing director Philip Redman says his company will donate 681 five-litre containers of sanitizers which will be donated to the Ministry of Health, Community Development, Gender, Elderly and Children.

Redman said that safeguarding the health and safety of TBL employees and their families across the country, customers and the community in general was of paramount importance to the company. He commended the support and input from; the Ministry of Health, Community Development, Gender, Elderly and Children, the Ministry of Trade

and Industries as well as Diversey, which had made it possible to produce the product which is specifically aimed at augmenting government's efforts in fighting the covid-19 pandemic.

In addition to producing sanitisers for health facilities, TBL will also produce and donate 6,180 sanitisers in a smaller - 500mls - containers to its customers and communities across the country. The ethanol based sanitisers which also contain water and glycerin are not for sale. Additionally, the antiseptics come with clear instructions on how to use them; for example 3mls applied on the hands and rubbed thoroughly for 30 seconds with particular attention to the hands and nails.

TBL has a long history of supporting the socio-economic development of Tanzania. It has played an active role in the agriculture, transportation and manufacturing sectors of the country.

# Energy firm donates fuel worth 100m/- to support govt's efforts against Covid-19

By Guardian Reporter, Dodoma

PUMA Energy Tanzania yesterday handed over to Prime Minister Kassim Majaliwa fuel worth more than 100m/- to support government's efforts in the fight against Covid-19.

The donation was handed over to the Premier who is the chairperson of the national committee against Covid-19 at his offices in Dodoma.

During the event which was attended by various government officials and representatives of different companies, managing director of Puma Energy Tanzania, Dominic Dhanah said: "Covid-19 is global pandemic that cannot be left to the government alone to fight, responsible corporate citizens and well-meaning individuals need to support all initiatives and efforts of the government as we are all in this together".

Present were also Umyi Mwalimu Minister for Health, Community Development, Gender, Elderly and Children, and her deputy, Dr Faustine Ndugulile.

Puma Energy Tanzania has already taken measures to protect its employees and its customers in all its operations, including making available water and soaps in all its filling stations, providing sanitizers at all of its offices, implementing seating arrangement of 2 metres apart from one person to another at offices and staff canteens.

The company is also providing masks and gloves to all operators as they are the ones who need them most.

The fuel donation had been handed over in the form of 100 Puma fuel cards which are mobile and can be used to fuel ambulances, cars transporting medications and doctors to different places across the country.

"The donated fuel will be used to support transport efforts in the fight against Covid-19", he noted.

Prime Minister thanked Puma Energy Tanzania for the efforts encouraging other firms and corporate citizens to support the government efforts so as to win the fight against the global pandemic.

Puma Energy Tanzania is owned jointly by the government and Puma Investments Limited, each with a share ownership of 50 per cent. It is a midstream international oil marketing company that is engaged in large storage and distribution of petroleum products.

The company is a market leader in the country with market share boasting a storage capacity of 94 million liters, and operates 56 petrol stations countrywide and servicing 8 airports.

# Libazon inaugurates e-commerce platform

By Guardian Reporter

ONLINE retailer-- Libazon Tanzania has launched its operations in the country with an ultimate goal to make online shopping or retailing reliable and reverse the negative stigma that is often associated with online businesses in the country.

"Libazon Tanzania was established to make it possible for people to buy or sell online in an easy, convenient and secure way. Customers can shop from our catalogue of over 10 million products, including from local sellers," said Daniel Gaudence, firm's operations manager.

According to Gaudence, the company handles shipping and customs clearance for international products so the price at checkout is the price a customer pays. He said there are no additional shipping or customs charges.

"Customers can pay securely through mobile money, credit or debit card, bank transfer/deposit or by cash. Libazon also provides a "no questions asked" refund guarantee so that customers can shop online with peace of mind," Gaudence said in an interview with "The Guardian" recently.

He described the firm as a subsidiary company of Libazon Holdings of UK, which is an online platform caters to sellers across the entire spectrum such as distributors, retailers, or individual sellers, allowing them to easily list new or used products.

## BUMACO INSURANCE COMPANY LIMITED FINANCIAL STATEMENT FOR THE YEAR ENDED 31, DECEMBER 2019



STATEMENT OF FINANCIAL POSITION AS AT			
	NOTE	31/12/2019 Tzs ('000,000)	31/12/2018 Tzs ('000,000)
<b>ASSETS</b>			
<b>Non-Current Assets</b>			
Property and Equipment	10	216	233
<b>Current Assets</b>			
Financial Assets	11	21,259	17,694
Contract Holders Receivables	12	771	773
Reinsurers' Share of Claims	13	696	652
Salvage and Subrogations		363	270
Re-insurance Commission Receivable	14	121	203
Other Receivables and Prepayments	15	1,809	1,315
Cash and Bank Balances	16	1,019	1,472
<b>Total Current Assets</b>		<b>26,039</b>	<b>22,380</b>
<b>Total Assets</b>		<b>26,255</b>	<b>22,613</b>
<b>LIABILITIES</b>			
<b>Current Liabilities</b>			
Reinsurance Premium Payable	20	2,585	2,461
Insurance Contract Claims Payable	21	9,765	7,580
Provision for Unearned Premium	22	5,671	6,048
Reserves - IBNR	23	606	569
Provision for Doubtful Debts	12	77	86
Other Creditors and Accruals	24	1,082	1,150
Income Tax Payable	26	419	141
<b>Total Liabilities</b>		<b>20,206</b>	<b>18,033</b>
<b>Net Assets</b>		<b>6,050</b>	<b>4,580</b>
<b>EQUITY</b>			
Issued and Fully Paid-up Share Capital	17	2,384	2,308
Advance Share Contributions		29	26
Capital Reserves	18(a)	477	462
Contingency Reserves	18(c)	364	341
Retained Earnings	19	2,796	1,443
<b>Total Equity</b>		<b>6,050</b>	<b>4,580</b>

Arthur N. Shoo  
Chairman

Clement Z. Kwayu  
Managing Director

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED			
	NOTE	31/12/2019 Tzs ('000,000)	31/12/2018 Tzs ('000,000)
<b>INCOME</b>			
Gross Premiums Written	1	13,876	14,024
Written Premiums ceded to TAN-RE	2	(1,505)	(1,535)
Written Premiums ceded to Other Insurers	2	(245)	(1,118)
<b>Net Premiums Written</b>		<b>12,125</b>	<b>11,371</b>
Less: Change in Unearned Premium	3	(376)	918
<b>Net Earned Premiums</b>		<b>12,502</b>	<b>10,453</b>
Financial and Investment Income	4	1,448	1,084
Commissions Earned	5	121	203
<b>Total Net Income</b>		<b>14,070</b>	<b>11,739</b>
<b>EXPENSES</b>			
Net Policy Holder Claims Paid	6	2,817	1,803
Policy Holder Claims Payable	7	3,394	4,128
<b>Net Policy Holder Claims</b>		<b>6,211</b>	<b>5,931</b>
Operating and Administration Expenses	8	3,810	3,001
Fees and Commissions Expenses	9	1,854	1,806
<b>Total Expenses</b>		<b>5,664</b>	<b>4,806</b>
<b>Net Profit before Tax</b>		<b>2,195</b>	<b>1,002</b>
Provision for Corporation Tax	26	659	301
<b>Net Profit after Tax</b>		<b>1,537</b>	<b>701</b>
<b>Other Comprehensive Income Items</b>			
Dividends Received		84	74
Less: Change in Contingency Reserves		(23)	(62)
Less: Change in Capital Reserves		(15)	(0)
<b>Total Comprehensive Income for the Year</b>		<b>1,583</b>	<b>713</b>

Arthur N. Shoo  
Chairman

Clement Z. Kwayu  
Managing Director

STATEMENT OF CHANGES IN EQUITY FOR THE QUARTER ENDED 31/12/2019				
	Share Capital Tzs ('000,000)	Retained Earnings Tzs ('000,000)	Contingency Reserves Tzs ('000,000)	Capital Reserves Tzs ('000,000)
<b>Balances as at 31st December 2018</b>	2,334	1,443	341	462
<b>Comprehensive Income Items:</b>				
Profit for the Year after Tax		1,537		
Change in Contingency Reserve			23	
Changes in Capital reserves		-15		15
Capital Reserves				
Capital reserves provisions				
Dividends Received during the Year		84		
Dividends Paid for the Year 2017		-252		
<b>Contributions by Owners:</b>				
Share Capital Contributions	76			
<b>Balances as at 31st December 2019</b>	<b>2,410</b>	<b>2,796</b>	<b>364</b>	<b>477</b>
Advance Share Capital Contribution	29			
<b>Balances as at 31st December 2019</b>	<b>2,439</b>	<b>2,796</b>	<b>364</b>	<b>477</b>

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31/12/2018				
	Share Capital Tzs ('000,000)	Retained Earnings Tzs ('000,000)	Contingency Reserves Tzs ('000,000)	Capital Reserves Tzs ('000,000)
<b>Balances as at 31st December 2017</b>	2,308	838	279	462
<b>Comprehensive Income Items:</b>				
Profit for the Year after Tax		701		
Change in Contingency Reserve			62	
Changes in Capital reserves		0		0
Capital Reserves				
Capital reserves provisions				
Dividends Received during the Year		74		
Dividends Paid for the Year 2017		-170		
<b>Contributions by Owners:</b>				
Share Capital Contributions	0			
<b>Balances as at 31st December 2018</b>	<b>2,308</b>	<b>1,443</b>	<b>341</b>	<b>462</b>
Advance Share Capital Contribution	26			
<b>Balances as at 31st December 2018</b>	<b>2,334</b>	<b>1,443</b>	<b>341</b>	<b>462</b>

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED		
	31/12/2019 Tzs ('000,000)	31/12/2018 Tzs ('000,000)
<b>Cash Flows from Operating Activities:</b>		
Profit before Taxation and Reserves	2,195	1,002
<b>Adjustment for:</b>		
Property and Equipment Depreciation	47	53
Change in Unearned Premiums	376	(918)
Unpaid Claims Provisions	3,394	4,128
<b>Operating Income before Working Capital Changes</b>	<b>6,012</b>	<b>4,265</b>
<b>Change in Insurance and Other Receivables</b>		
Change in Contract Holders Receivables	2	14
Change in Reinsurance Share of Contracts	(44)	(308)
Change in Salvage and Subrogations	(93)	(28)
Change in Reinsurance Commission Receivables	82	(169)
Change in Debtors and Prepayments	(494)	(102)
Change in Reinsurance Payables	124	1,308
Change in Insurance Contracts Provision	2,185	2,788
Change in IBNR Reserve	38	104
Change in Creditors and Accruals	(68)	145
Change in Income Tax Liability	278	115
Change in Provision for Doubtful Debts	(9)	(2)
<b>Cash Generated from Operations</b>	<b>2,001</b>	<b>3,866</b>
<b>Cash Flows from Investing Activities</b>		
Investments - Government Bonds and Bank Deposits	(8,512)	(9,279)
Issue of Shares	76	0
Acquisition of Property and Equipment	(30)	(94)
<b>Net Cash used in Investing Activities</b>	<b>(8,466)</b>	<b>(9,373)</b>
<b>Net Change in Cash and Cash Equivalents</b>	<b>(453)</b>	<b>(1,243)</b>
Cash and Cash Equivalents on 1st January	1,472	2,715
Net Change in Cash and Cash Equivalents	(453)	(1,243)
<b>Cash and Cash Equivalents at 31st December</b>	<b>1,019</b>	<b>1,472</b>









Thursday 9 April 2020

# EIB says higher return on equity in EAC banks is due to imperfections

By The Banker Reporter

HIGHER return on equity among banks in Rwanda, Uganda and Tanzania during the turn of the millennium was largely due to imperfections unlike Kenya where the sector was better regulated.

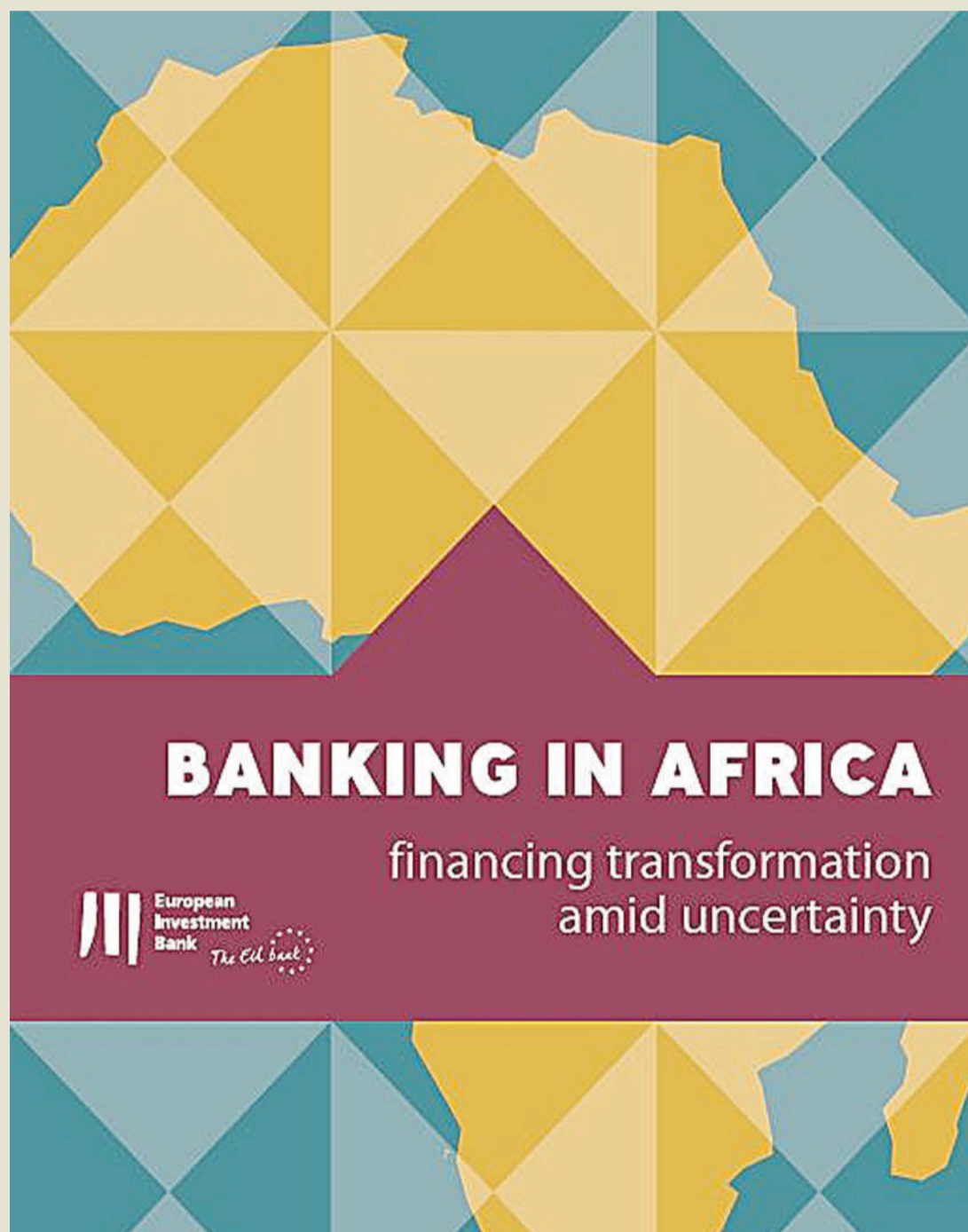
European Investment Bank said in its latest report christened, 'Banking in Africa: Financing transformation amid uncertainty,' that profitability of the banking industry in East Africa is mixed saying a historical perspective of banks' return on assets (ROA) and return on equity (ROE) shows a banking industry that is generally profitable, albeit with mixed performance over time and across countries.

"Instances of very high ROE during the earlier part of the new millennium in Rwanda, Uganda and Tanzania are attributed to market imperfections associated with relatively limited depth compared to Kenya, where such returns have been fairly consistent except in 2002 when economic shocks jolted banks' performance," the report stated.

The EIB report further said more recently, the sector's profitability has been stable noting that the evolution of the sector's ROE over time reflects the gradual improvement in market depth associated with deliberate efforts being made to address imperfections in the form of capital, product design and the extent of market competition.

"Interest rate margins have largely remained within the upper single digit range. The net interest margins in Uganda and Rwanda have consistently been higher than those of the other three economies, although this figure has been declining in Rwanda more recently," the report noted.

It said Kenya's banking sector registered a net interest margin somewhat below the other economies in the region, but that is likely to change over the next few years following the removal of the interest rate cap that was in place between September 2016 and October



The EIB report.

2019.

On loans to the private sector, the report said recovery of

credit growth was accompanied by a decline in non-performing loans (NPLs) across the region

citing International Monetary Fund data which said as of December 2018, Burundi had the

highest NPL ratio at 12.7 percent followed by Kenya with 11.7 percent while Tanzania and Rwanda had 9.9 percent and 6.5 percent respectively.

"Uganda had the lowest NPL ratio at 4.3 percent. And while these ratios are still high, NPLs have come down from their highest levels during 2016 and 2017, when they reached 19 percent, 14 percent, 11.1 percent, 7.7 percent and 5.5 percent in Burundi, Kenya, Tanzania, Rwanda and Uganda, respectively," the EIB report added.

It further explained that the main driver of the decrease in NPLs was the economic performance that led to an improvement in asset quality but also faster credit growth. The high level of NPLs in Burundi is particularly worrisome. Not only is the Burundian economy small by regional standards, but it has also been growing at the slowest pace in East Africa due to political challenges and uncertainty, the report warned.

The EIB report also noted that in recent years, the performance of the banking sector in East Africa has been underpinned by largely favourable macroeconomic developments saying that performance of any banking sector is a function of the interplay between the economy, the broader macroeconomic policy environment and regulatory developments that influence market stability.

"East Africa is no exception. In recent years, macroeconomic policies have been broadly sound and supportive of strong financial sector performance," the report pointed out while stating that deceleration in economic growth between 2016 and 2017 led to a deterioration of banking sector performance (including the closure of relevant domestic banks in Kenya and Uganda).

However, the subsequent improvement in economic activity in 2018 and 2019 helped to contain risks, while regulation played a more negative role. This was particularly true in Kenya, with the interest rate caps that were introduced in 2016 and removed in October 2019 leading to a significant reduction in interest margins and credit growth, the report concluded.

# All banks to submit loan amnesty list by Friday

NAIROBI

Banks have up to Friday this week to submit details of all loans renegotiated under the payment relief to support businesses and individuals during the coronavirus pandemic.

The Central Bank of Kenya (CBK) has put strict measures to track loans that will be given extension including monthly reports by banks with details showing why the relief was offered, monitoring measures and set timelines for loans revert to normal.

A CBK circular says lenders will meet all the costs of restructuring and must submit returns on 10th of each succeeding month. "The initial return for the month ending March 31, 2020, will be due on or before April 10, 2020," said director of banking supervision Gerald Nyaoma.

The CBK said individuals and small businesses seeking amnesty must prove that inability to pay is directly tied to the effects of coronavirus. Banks will then be allowed to restructure the loans without affecting the quality of loan books as they will be exempt from prudential guidelines on classifying non-performing loans.

Normally banks are required to set aside part of profits to cover non-performing loans, hence a cost to the bank. As of December last year Kenyans had defaulted on Sh331.3 billion, 12 per cent of the total Sh2.774 trillion outstanding loans.

Central Bank says dud assets as a fraction of total loans had increased to 12.7 per cent in February just before the impact of coronavirus stated hitting the economy with job losses, business shut down and demand muted. Governor Patrick Njoroge said widespread defaults posed a danger to the banking system.

He lowered the Central Bank Rate 100 basis points to reduce what banks pay on deposits, reduced the amount of deposits banks keep at CBK from 5.25 per cent of their deposits to 4.25 per cent and extended borrowing window for banks on the repo market from one month to three months.

"The pain point of the coronavirus will be on personal loans. The objective now for the MPC is to ensure the asset quality, which will be the first challenge, we stop it from becoming a liquidity problem. If people are let go, job losses lead to difficulty in repayment and significant anxiety and stress. Banks are liquid, there is overall liquidity but we could end up getting pockets of tightness of specific institutions or specific areas," he said.

# Barclays execs donate a third of their fixed pay to coronavirus charity agencies

LONDON

Barclays bosses are giving away a third of their fixed pay for the next six months to help people affected by the coronavirus pandemic.

The donations from Chairman Nigel Higgins, Chief Executive Officer Jes Staley, and finance director Tushar Morzaria come as the British lender sets up a package of £100 million for charities aiding those affected by the virus, Barclays said in a statement Tuesday.

The decision to forgo some pay follows similar moves by other banks, which are under pressure to keep lending while conserving capital during the crisis. Nationwide Building Society Chief Executive Officer Joe Garner said he would cut his salary by a fifth and give up his bonus.

Top managers at TSB earlier Tuesday waived their bonuses for 2020, following the lead of executives at their Spanish parent Banco de Sabadell SA. Standard Chartered has committed \$1 billion to companies involved in the fight against the pandemic.

# African Development Bank chief accused of multiple violations, but denies charges

ABIDJAN

The head of the African Development Bank, Akinwumi Adesina, has been accused by bank staff of multiple abuses and breaches of the bank's code of ethics, charges he flatly denied.

A group of anonymous "concerned staff members of the AfDB" wrote to bank governors to detail "cases of alleged breach" of conduct by the president, who is seeking a second term in May. The staff said they had initially followed established policies within the bank to voice their concerns but in early March "came to the conclusion that the Ethics Committee was unable or unwilling to proceed with their preliminary examination of the complaint."

Their allegations, first reported on by the French daily Le Monde, include "various cases of alleged breaches of the Code of Conduct: unethical conduct, private gain, impediment to efficiency, preferential treatment, adversely affecting confidence in the integrity of the Bank and involvement in political activity." The bank staff added: "It looks as if a conscious effort is done by some staff members close to the President to sabotage all attempts by the Ethics Committee to perform its duties."

'Blatantly false'

Adesina, 60, replied on Monday



African Development Bank's President, Akinwumi Adesina.

without referring in detail to the allegations, which he termed "spurious and unfounded" and "blatantly false." The AfDB president added that the board of directors' ethics committee was carrying out an internal review that should proceed "without interfer-

ence from anyone or the media."

Adesina, a former Nigerian agriculture minister, has appeared to be almost certain to be named to a second five-year term as head of Africa's foremost development finance institution. In the letter,

more than a dozen pages long and dated April 2020, bank staff also complained of "preferential treatment for Nigeria and Nigerians."

They said in particular that while Nigeria owned a little more than 9% of the shares in AfDB, Nigerians "made up roughly 25% of

the newly recruited managerial functions" under a "massive recruitment drive that was launched due to the restructuring of President Adesina between 2016 and 2018."

The new managers allegedly include a brother-in-law of the president and a

childhood friend. Adesina said: "I am 100% confident that due process and transparency, based on facts and evidence, will indicate that these are all nothing more than spurious and unfounded allegations."

Another example raised by the bank staff was that of awards received by Adesina in 2017 and 2019 of \$250,000 and \$500,000 from groups in the US and South Korea. "It is not clear if he received these awards as the President of the AfDB or as a private citizen," but "dozens of people, bank staff, executive directors" and others including family members "attended the award ceremonies at the bank's costs."

Fresh capital

The letter went on to ask: "If these awards were private, why did the bank support associated costs? If they were awarded to the President of the Group of the Bank were the awards returned to the Bank?"

The AfDB is one of the five largest multilateral development banks in the world, and in October 2019 it raised \$115 billion in fresh capital, an operation deemed a personal success for Adesina. The bank has 80 state shareholders, 54 of which are African, with the remainder located in the Americas, Asia, and Europe.



# TAFIRI starts mobile application to help artisanal fishermen become bankable



Artisanal fishermen on Mafia Island.

By correspondent Beatrice Philemon

A mobile application that will have detailed information on artisanal fishermen's information for the purpose of being able to get loans from banks has been set up.

Tanzania Fisheries Research Institute's Principal Research Officer, Dr Baraka Kaguru said banks and the public can access the data base by downloading an app dubbed 'Mobile data collection system' that will have details on catches in Pemba, Tanga, Zanzibar and Mafia.

Dr Kaguru said in Dar es Salaam this week that establishment of the date-base will, among other things, help local banks easily access key information about the artisanal fishermen's activities hence being in a better position to give them loans and training in financial management.

"This system will help artisanal fishermen get loans to purchase modern fishing vessels and improve

their activities by becoming semi commercial other than artisanal," he said noting that TAFIRI decided to develop the new mobile application to assist the fishermen use technology to upgrade their businesses.

"Through this mobile data collection system, the artisanal fishers will be able to collect data on how much fish they catch per day, in which areas, time spent and number of fishing vessels used," Dr Kaguru noted.

Other information to be available on the application will include total weight of catches, types of fishing vessels used, types of fish caught and other related information relevant to the trade and which bankers need.

"The information captured by the mobile application is sent to a cloud database storage where it can be accessed on TAFIRI web portal," he added while pointing out that the portal will also help the government improve statistics relating to the fishing industry in the country in future.

The Mobile data collection sys-

tem has been developed by TAFIRI with support from Deep Sea Fishing Authority's five-year pilot project dubbed, 'Application of Space Technology for Offshore Fishery in Tanzania.'

Under the project, TAFIRI in collaboration with DSFA used reliable and timely Earth Observation information to locate the potential zones of fish aggregation with the aim of benefiting the fishing community to reduce time and efforts spent in searching shoals of fish, thus improving their profitability.

EO data was obtained from the Monitoring for Environment and Security in Africa (MESA) programme and Environmental Processing Station at TAFIRI while fish catch data was obtained from the fishermen in selected pilot project areas of Pemba, Tanga, Zanzibar and Mafia. About four million people living along the country's eastern coastline, spanning over 1442kms depend on fishing for their livelihood and food security.

# Africa Data Centres buys huge Standard Bank DC facility

JOHANNESBURG

Africa Data Centres is acquiring Standard Bank's giant data centre facility in Samrand, north of Johannesburg, for an undisclosed sum. The transaction is subject to the approval of the competition authorities.

The facility, which was something of a white elephant for the banking group from the time it was commissioned, is a tier-4 data centre that provides "maximum levels of security and reliability for banking IT systems." Standard Bank spent R1.6-billion on the data centre (excluding computer equipment) before it was opened in 2010.

Standard Bank recently announced plans to move to cloud-based platforms supplied by Amazon Web Services and Microsoft, moving many of its systems off its own premises and therefore reducing the need for its own data centre space.

"The data centre is unique in its configuration of total redundancy of all power and cooling equipment and



Africa Data Centres CEO Stephane Duproz.

unparalleled physical security," Africa Data Centres said in a statement on Tuesday. Tech-

Central reported at the time the facility was opened that it was an "engineering marvel". The

65 000sq m site consists of two adjacent properties, allowing for up to eight data-centre mod-

ules of 1 500sq m each.

"The unique combination of this outstanding facility with Africa Data Centres' certified operational excellence makes it the ideal choice for the most demanding organisations, particularly those in the financial services sector who demand the highest standards of security and resilience for their IT infrastructure," the company said.

"We will open this hidden gem to the market, on an open-access basis, allowing any modern technology-driven organisation to benefit..." said Africa Data Centres CEO Stephane Duproz.

The data centre has sufficient power and vacant space for significant expansion. Like all of Africa Data Centres' facilities, the Samrand facility will operate on a fully carrier- and cloud-neutral basis. In response to growing demand, Africa Data Centres said it has also started work on a further 10 MW of IT capacity at its facility in Midrand.

# Crypto deals experienced fall in 2019, PwC reports

LAGOS

The cryptocurrency industry's struggles to attract mainstream investment continued last year as global fund raising and deals both dried up, according to a new report from PricewaterhouseCoopers.

Both the number and value of cryptocurrency-related fund raising and mergers and acquisitions sank last year, led by a 76% collapse in M&A value, to US\$451-million in 2019 from almost \$1.9-billion the year before. The amount of funds raised sank 40%, to \$2.24-billion.

Crypto stalwarts have long predicted explosive growth for bitcoin and the wider industry once mainstream institutional money started flooding into the space. That did not happen last year, even as the largest digital currency emerged from its "crypto winter" to briefly trade around \$13 000.

"The rise in the price of bitcoin in Q2 and Q3 2019, and the associated interest in crypto assets did not yet materialise by way of increased new capital into the industry," the report said.

Non-US fund raising and M&A accounted for a majority of deals for the first time last year, according to PwC. Asia-Pacific was the source of 29% of such activity, while Europe, Middle East and Africa (Emea) accounted for 22% as both regions posted increases, its data showed. The US dropped to 48% of the total, down from 55% a year ago. The cryptocurrency space will also be affected by volatility from the coronavirus outbreak and other macroeconomic events this year, according to the report.

Consolidation "The crypto industry is not immune to the global headwinds and the number and value of crypto fund-raising and M&A deals may be impacted in 2020," said Henri Arslanian, PwC global crypto leader and one of the authors of the report.

Traditional and crypto-focused venture capital funds, incubators and family offices remain the majority source of funding, the report added. Consolidation is also the biggest driver of M&A in the industry, with nine out of the top 10 deals strategic in nature and driven by other crypto companies or digital currency-focused funds, it said.

"We expect to see more Asia-Pacific and Emea-based family offices looking at the market turbulence as a good time to invest in promising crypto companies," the authors wrote. "We expect to see further consolidation in 2020."

# Coronavirus: UK banks scrap shareholder payments

LONDON

Some of the biggest banks in the UK have scrapped billions of pounds in shareholder dividends and share buy-backs after the Bank of England said holding on to cash would help lessen the financial fallout from the coronavirus pandemic.

The BoE requested the move in a statement issued by its Prudential Regulation Authority division and said that cash bonuses should not be paid to senior staff. Barclays, HSBC, Lloyds Banking Group, Royal Bank of Scotland, Santander and Standard Chartered have all stopped payouts.

The lenders had been due to pay out over £8 billion between them in 2019 dividends. Barclays shareholders were expected to be paid £1.03bn on Friday, and HSBC was expected to pay \$4.2bn. "The PRA welcomes the decisions by the boards of the large UK banks to suspend dividends and buy-backs on ordinary shares until the end of 2020, and to cancel payments of any outstanding 2019 dividends in response to a request from us," the regulator said.

"The PRA also expects banks not to pay any cash bonuses to senior staff, including all material risk takers, and is confident that bank boards are already considering and will take any appropriate further ac-



People queue at Barclays Bank in St Albans, as the spread of the coronavirus disease continues.

tions with regard to the accrual, payment and vesting of variable remuneration over coming months."

The lenders have yet to announce changes to their executive pay policies. The regulator said that the banks had enough money in reserve to cope with a global recession and a shock in financial markets. "Although the decisions taken

today will result in shareholders not receiving dividends, they are a sensible precautionary step given the unique role that banks need to play in supporting the wider economy through a period of economic disruption, alongside the extraordinary measures being taken by the authorities," it said. Commenting on the scrapping of

payouts, Barclays chairman Nigel Higgins said: "These are difficult decisions, not least in terms of the immediate impact they will have on shareholders. "The bank has a strong capital base, but we think it is right and prudent, for the many businesses and people that we support, to take these steps now, and ensure that Barclays is well

placed to continue doing what we can to help through this crisis."

Bank shares fell on Wednesday on London's benchmark FTSE 100 index, which sank 3.7 per cent overall in early afternoon trading. Barclays shares were trading 7.6 per cent lower at £86.98 and HSBC shares were down 9.2 per cent at £412.70 by 2.10pm UK time.



# 'Magufuli's assumption of power has brought resource sovereignty curbed tax evasion'

By The Banker Reporter

Initiatives to curb tax evasion and gain sovereignty over natural resources are significant for domestic resource mobilization and economic self-reliance.

For a developing country like Tanzania where a significant amount of revenue is derived from corporate taxation, appropriate tax reforms backed by strong and independent institutions are essential. Tanzania's journey of hope in the mining sector started in November 2015 when Dr John Pombe Magufuli was announced winner of the General Election held then.

The 2015 General Elections constituted a key step towards the fight against corruption and aspiration for economic self-reliance. As promised during the campaign, President Magufuli's government launched sweeping and profound reforms commencing with an anti-corruption campaign across key economic sectors including mining and petroleum. Such reforms aimed at increasing domestic resources to finance education, health, water and electricity supply among others, has proven to be a big success.

The newly appointed government encountered a mining sector known for low remittances of royalties and corporation taxes due to poor sector policies and institutional weaknesses, tax evasion, trade mis-invoicing and transfer pricing by multinational companies.

A special committee appointed by President Magufuli indicated that Acacia Mining Plc, which owned by Barrick Gold Corporation from Canada, under-reported the gold and copper levels in its concentrate exports by more than 10 times. Tanzania Tax Tribunal also accused Acacia that it posted huge profits and paid dividends to shareholders based in London from 2010 to 2013 of up to about \$412.5 million, yet for the same period, it declared losses in its Tanzania subsidiary.

The dispute culminated into a \$190 billion tax charge and an industry-wide ban on the export of raw minerals. The case has since been settled through a mutual agreement between the government and Barrick (which took over Acacia through a buy-out deal of \$1.2 billion). The agreement includes the payment of \$300 million to settle outstanding tax and other levies, the lifting of a concentrate export ban and the sharing of future economic benefits from mines on a 50/50 basis.

A joint venture between the government and Barrick named Twiga Minerals Corporation has since been formed to manage Bulyanhulu, North Mara and Buzwagi Mines with Treasury acquiring a free carried shareholding of 16 percent in each of the mines and will receive its half of benefits in taxes, royalties, clearing fees and participation in all cash distributions made by the mines and Twiga. An annual true-up mechanism will ensure the maintenance of the 50/50 split.

These bold steps have been said to have reduced investor confidence in the Tanzania mining sector and generally created an unstable business

environment. These arguments however lose sight of the fact that these reforms also serve the interest of mining companies. For example, the local content bill which required that 51 percent stake of a mining company's share is to be owned by Tanzanians has been reduced to 20 percent, easing registration and expansion initiatives by mining companies.

The mining sector policies and laws were earlier skewed towards Multi-National Companies leaving very little benefits (if any) to Tanzania. Already, tax cuts and tax breaks are handed to mining corporations at enormous cost in foregone government revenues. These revenues could have been invested in infrastructure, construction of public schools, improvement of the health sector, girl child education hence propelling the country towards the achievement of Sustainable Development Goals (SDGs). The onus clearly lies on governments to halt tax exemptions and illicit financial flows through appropriate tax policy reforms and empowerment of revenue collection institutions.

The initial steps are appropriate. Among other things, the following recommendations should further be taken by the government to safeguard the gains and ensure a more regional approach to make multinational companies pay fair taxes.

The government should: strengthen anti-money laundering requirements and penalties on accountable persons including corporations, banks and other related parties. This should be accompanied by forming multi-agency teams to address customs fraud, tax evasion and other financial crimes; adopt and enforce legislation barring trade mis-invoicing which require companies to confirm compliance with this law by signing a specific declaration of compliance on annual reports or tax filings.

The state should also protect and safeguard workers' interest in the mining sector such as the need to have permanent contracts covered by a collective bargaining agreement. Despite the major developments in the sector, a significant proportion of the workers do not have permanent work contracts.

For a thriving sector, the rights of workers, including their rights to form or join unions must be protected. Their health and safety at work should be secured by ensuring that they work with appropriate protective clothing and equipment. Workers who encounter accidents in their line of duty should be duly and adequately compensated. Protecting workers in the mining sector also includes protecting revenue collectors by ensuring that they are adequately resourced, well remunerated and protected by a whistle blowing convention to share critical information with relevant authorities.

To prevent other countries reducing their corporate tax rates in their quest to attract investors, leading to a race to the bottom, Tanzania should work with countries within



President John Magufuli brandishes a shield and a sword after his swearing-in in November 2015.

the East African Community bloc to agree on a minimum effective tax rate of at least 25 percent. With a minimum effective tax rate of 25 percent, a

multinational company cannot plan to push its profits into a country which may have a very low corporate tax rate. Discourage multinational

companies against putting profits into tax havens because such places allow tax evasion as indicated by the last five years through Panama Papers,

Paradise Leaks, West Africa Leaks, Luxembourg Leaks, Luanda Leaks as clear manifestations that multinational corporations use and continue to use tax havens to hoard profits.

It was reported that as at 2019, \$420 billion of corporate profits from about 79 countries was shifted to tax havens. Tanzania can discourage corporations stashing their profits in tax havens by instituting higher withholding taxes, denying tax deductions for payments to related parties based in such tax havens.

Right to information and transparency requirements are important in exposing the acts of shrewd business parties involved in transfer pricing, trade mis-invoicing and other corrupt acts that lead to loss of government revenues.

At this juncture, the work of the Task Force

on Tax Reform under the Ministry of Finance and Planning should be commended. It has provided opportunity for Civil Society Organizations (CSOs) and Trade Unions (TU) to participate in its proceedings. CSOs and Trade Unions, have shared with government, their experiences based on more than a decade of campaigns for tax justice and an end to illicit financial flows in the mining sector in Tanzania.

The process should ensure that these stakeholders are informed about reforms that have been initiated and provided with relevant information so that they can monitor and evaluate government tax reform initiatives. The journey has just started in bringing back sovereignty over natural resources in Tanzania.



## AFRICAN BANKING CORPORATION TANZANIA LIMITED

REPORT OF THE CONDITION OF BANK PURSUANT TO SECTION 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS ACT 2014

### AUDITED BALANCE SHEET AS AT 31st DEC 2019

(Amounts in Million Shillings)

	Current Year 31-Dec-19	Previous Year 31-Dec-18
<b>A ASSETS</b>		
1 Cash	3 572	2 895
2 Balances with Bank of Tanzania	12 790	18 426
3 Investment in Government Securities	33 052	40 609
4 Balances with other banks and financial institutions	97 838	77 894
5 Cheques and Items for Clearing	-	-
6 Interbranch float items	-	-
7 Bills Negotiated	-	-
8 Customers Liabilities on Acceptances	-	-
9 Interbank Loans Receivables	-	-
10 Investment in Other Securities	-	-
11 Loans, Advances and Overdrafts	127 755	142 159
(Net of Allowances for Probable Losses)	-	-
12 Other Assets	26 548	21 343
13 Equity Investments	1 000	1 000
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	6 639	16 278
16 <b>TOTAL ASSETS</b>	<b>309 194</b>	<b>320 603</b>
<b>B LIABILITIES</b>		
17 Deposits From Other Banks and financial institutions	92 642	92 378
18 Customer Deposits	99 021	107 641
19 Cash letters of credit	-	-
20 Special deposits	-	-
21 Payment Orders/ transfers payable	-	-
22 Bankers Cheques and Drafts Issued	-	-
23 Accrued Taxes and Expenses payable	-	-
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	4 356	5 302
28 Borrowings	69 853	64 675
29 <b>TOTAL LIABILITIES</b>	<b>265 571</b>	<b>269 996</b>
30 <b>NET ASSETS/(LIABILITIES)</b>	<b>43 623</b>	<b>50 607</b>
<b>C CAPITAL AND RESERVES</b>		
31 - Paid - up Share Capital	105 114	98 174
32 - Preference share capital	17 840	17 840
33 - General Provision Reserve	-	1 284.13
34 - General banking risk reserve	130	-
35 - Retained Earnings	(80 526)	(67 756)
36 - Other capital accounts	1 064.67	1 064.67
37 - Minority Interest	-	-
38 <b>TOTAL SHAREHOLDERS FUNDS</b>	<b>43 623</b>	<b>50 607</b>
39 Contingent Liabilities	3 137	2 225
40 Non performing loans and advances	17 957	20 069
41 Allowances for probable losses	15 351	17 083
42 Other non performing assets	-	-
<b>D PERFORMANCE INDICATORS</b>		
(i) Shareholders Funds to Total Assets	14.11%	15.78%
(ii) Non performing Loans & Advances to total gross loans	12.55%	12.60%
(iii) Gross Loans and Advances to Total Deposits	74.67%	79.61%
(iv) Loans and Advances to Total Assets	41.32%	44.34%
(v) Earning Assets to Total Assets	83.65%	81.30%
(vi) Deposit Growth	-4.18%	-38.08%
(vii) Assets growth	-3.56%	-19.61%

### INCOME STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2019

(Amounts in Million Shillings)

	Current Year Cumulative Profits/Losses 31-Dec-19	Previous Year Cumulative Profits/Losses 31-Dec-18
1 Interest Income	40 926	48 538
2 Interest Expense	(19 013)	(22 785)
3 <b>Net Interest Income (1 minus 2)</b>	<b>21 912</b>	<b>25 752</b>
4 Bad Debts Written Off	-	(1 037)
5 Impairment losses on Loans and Advances	(4 052)	(3 633)
6 <b>Non Interest Income</b>	<b>7 907</b>	<b>5 926</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	1 901	1 938
6.2 Fees and Commissions	6 006	3 989
6.3 Dividend Income	-	-
6.4 Other Operating Income	-	-
7 <b>Non Interest Expense</b>	<b>(34 392)</b>	<b>(34 209)</b>
7.1 Salaries and benefits	(10 842)	(9 940)
7.2 Fees and Commission	(1 829)	-
7.3 Other Operating Expenses	(21 721)	(24 269)
8 <b>Operating Income/(Loss)</b>	<b>(8 624)</b>	<b>(7 200)</b>
9 Income Tax Provision	(145)	(154)
10 <b>Net Income/(Loss) After Income Tax</b>	<b>(8 769)</b>	<b>(7 355)</b>
11 Fair value adjustment on available for sale securities	-	(457)
12 Deferred tax relating to fair value adjustment	-	137
13 <b>Total comprehensive profit/(loss) for the year</b>	<b>(8 769)</b>	<b>(7 675)</b>
14 Number of Employees	154	157
15 Basic Earnings Per Share	(883)	(781)
16 Diluted Earnings Per Share	-	-
17 Number of Branches	7	7
<b>SELECTED PERFORMANCE INDICATORS</b>		
(i) Return on Average Total Assets	-2.74%	-2.25%
(ii) Return on Ordinary Shareholders' Funds	-18.30%	-14.23%
(iii) Non Interest Expense to Gross Income	-115.33%	-107.99%
(iv) Net Interest Income to Average Earning Assets	8.47%	9.88%

### CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DEC 2019

(Amounts in Million Shillings)

	Current Year 31-Dec-19	Previous Year 31-Dec-18
<b>I Cash flow from operating activities:</b>		
Net income (loss)	(8 624)	(7 200)
Adjustment for:		
- Impairment/amortization	9 515	7 771
- net change in loans and advances	10 351	33 468
- gain/loss on sale of assets	-	-
- net change in deposits	(8 357)	(123 001)
- net change in short term negotiable securities	7 558	14 378
- net change in other liabilities	(17 053)	1 555
- net change in other assets	(1 551)	(203)
- tax paid	(198)	(135)
- Net change in SMR	927	4 341
<b>Net cash provided/(used) by operating activities</b>	<b>(7 431)</b>	<b>(69 026)</b>
<b>II Cash flow from investing activities:</b>		
Dividend received	-	-
Purchase of fixed assets	(3 540)	(5 746)
Proceeds from sale of fixed assets	-	-
Purchase of non-dealing securities	-	-
Proceeds from sale of non-dealing securities	-	-
Others (specify)	-	-
<b>Net cash provided/(used) by investing activities</b>	<b>(3 540)</b>	<b>(5 746)</b>
<b>III Cash flow from financing activities:</b>		
Repayment of long-term debt	-	-
Proceeds from issuance of long term debt	-	62 150
Proceeds from issuance of share capital	6 940	-
Payment of cash dividends	-	-
Net change in other borrowings	-	-
Issue of preference shares	-	-
<b>Net cash provided/(used) by financing activities</b>	<b>6 940</b>	<b>62 150</b>
<b>IV Cash and cash equivalents:</b>		
Net increase (decrease) in cash and cash equivalents	(4 031)	(12 622)
Cash and cash equivalents at the beginning of the year	72 780	85 402
<b>Cash and cash equivalents at the end of the year</b>	<b>68 749</b>	<b>72 780</b>

### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st DECEMBER 2019

	Share Capital	Share Premium	Retained Earnings	Non-Distributable Reserve	General Provision Reserve	Fair Value Reserve	Total
Current Year 2019							
Balance as at the beginning of the year	116 014	-	(67 756)	-	1 284	1 065	50 607
Initial adjustment -IFRS 9	-	-	(5 154)	-	-	-	(5 154)
Deferred tax on IFRS 9 Day one impact	-	-	(9 769)	-	-	-	(9 769)
<b>Restated balance as at the beginning of the year</b>	<b>116 014</b>	<b>-</b>	<b>(72 919)</b>	<b>-</b>	<b>1 284</b>	<b>1 065</b>	<b>45 443</b>
Profit for the year	-	-	-	-	-	-	6 940
Issue of share	6 940	-	-	-	-	-	6 940
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(130)	130	-	-	-
General Provision Reserve	-	-	-	-	1 284	-	1 284
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>122 954</b>	<b>-</b>	<b>(86 525)</b>	<b>130</b>	<b>-</b>	<b>1 065</b>	<b>43 624</b>
Previous Year 2018							
Balance as at the beginning of the year	98 174	-	(57 323)	9 119	1 114	1 384	52 456
Initial adjustment -IFRS 9	-	-	(17 181)	-	-	-	(17 181)
Deferred tax on IFRS 9 Day one impact	-	-	5 154	-	-	-	5 154
Profit for the year	-	-	(7 355)	-	-	-	(7 355)
Issue of share	17 840	-	-	-	-	-	17 840
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	9 118	(9 118)	-	-	-
General Provision Reserve	-	-	(170)	-	170	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>116 014</b>	<b>-</b>	<b>(67 756)</b>	<b>-</b>	<b>1 284</b>	<b>1 065</b>	<b>50 607</b>

The above extracts are from the Financial Statements of the Bank for the year ended 31st December 2019, which have been prepared in accordance with the International Financial Reporting Standards (IFRS) and the provisions of the Tanzania Companies Act, 2002. The Financial Statements were audited by KPMG (Certified Public Accountants) and received unqualified audit report.

The Financial Statements were approved by the Board of Directors on 26th March, 2020 and signed on their behalf by:

I. John  
(Managing Director) Signed on 08th April 2020

Mr. R. Dave  
(Director) Signed on 08th April 2020



## WORLD

## Wuhan lifts outbound travel restrictions, ending months-long lockdown

WUHAN

AS cars queued up at expressway toll gates and passengers prepared to board trains to leave Wuhan, the megacity in central China started lifting outbound travel restrictions from yesterday after almost 11 weeks of lockdown to stem the spread of COVID-19.

At Fuhe toll gate in northern Wuhan, cars honked horns and rushed out after barricades were removed at midnight. Guo Lei, who ran a business in Wuhan, drove his car with six other people aboard to the toll gate at around 8:40 p.m. and waited for a homebound

trip.

"I can't wait returning to my hometown," said Guo, a native of east China's Shandong Province. "I have lived in Wuhan for eight years. During the Spring Festival holiday, my relatives came to the city and helped me deliver goods. We were all stranded here due to the epidemic."

Big data from Wuhan traffic police forecasted the expressways would see the peak of outbound vehicles on Wednesday.

As more enterprises resume their operations, Wuhan has seen an increase of nearly 400,000 vehicles in



Copilot Yang Yang of flight MU2527 of China Eastern Airlines gestures before takeoff at the Tianhe International Airport in Wuhan, central China's Hubei Province, yesterday. Xinhua

transit in the past half month, and the number is expected to reach 1.8 million after Wednesday, according to the city's traffic police. Traffic police will release real-time traffic information through radio stations, online social platforms, and map apps.

"I'm very happy to see the lockdown was lifted. The reopening of outbound traffic represents the epidemic situation has improved, and our hard work over the past two months has paid off," said Fang Jing, a staff member of an expressway toll station in Wuhan.

"We still need to protect ourselves from the virus and remind passengers to pay attention to personal health since the epidemic is not yet over," Fang added.

At Wuchang Railway Station, a total of 442 passengers jumped on the train K81 early Wednesday, which is heading for Guangzhou, capital of south China's Guangdong Prov-

ince.

More than 55,000 passengers are expected to leave Wuhan by train yesterday, and about 40 percent of them are going to the Pearl River Delta Region.

A total of 276 passenger trains will leave Wuhan for Shanghai, Shenzhen and other cities. The railway authorities required passengers to scan health codes and have temperatures checked when entering the stations and wear masks to reduce the risks of infection.

Workers have disinfected bullet trains, the entrance and exits, waiting halls and platforms of the railway stations in advance. "We have carried out maintenance, disinfection and epidemic prevention on more than 100 electric multiple units (EMU) of bullet trains in the past two months to prepare for the day when we resume operation," said an employee of China Railway Wuhan Bureau Group Co., Ltd.

The high-speed train G431 will depart from Wuhan Railway Station at 7:06 a.m. Wednesday. It will be the first high-speed train that departs from Wuhan since the city's lockdown is lifted.

Wuhan Tianhe International Airport started resuming domestic passenger flights early yesterday. The airport is expected to see more than 200 inbound and outbound flights on the day, according to the airport. Xinhua

## EU fails to agree on 500b-euro response to virus crisis

By Bloomberg

EUROPEAN Union finance ministers failed to agree on a 500 billion-euro (US\$543 billion) package to mitigate the economic impact of the pandemic, prolonging a paralysis that casts doubt over the bloc's ability to weather the crisis. Italian bonds fell.

In an emergency teleconference that lasted more than 16 hours, finance chiefs couldn't reconcile their contrasting visions for the steps needed to help European economies recover, as countries in the continent's hardest-hit south were pitted against hawkish northern states over sharing the costs of the looming recession.

Faced with what could be the deepest recession on record, the acrimony highlights how Europe is mired in the same old divisions that almost tore it apart during the



This photo taken on Feb 27, 2020 in Brussels shows a protective face mask displayed to a European flag.

sovereign debt crisis almost a decade ago. A new call is scheduled for Thursday, though it's unclear what could push countries to move from their red lines, not least because a massive intervention by the European Central Bank has taken off

some of the market pressure to strike a compromise.

Two officials familiar with the discussion said the main reason for the breakdown was a dispute between the Netherlands and Italy over the conditions attached to the

potential use of credit lines from the euro area's bailout fund to finance the spending spree needed to cushion the blow from the pandemic. Ministers also sparred over the wording of a joint statement hinting at the possible issuance of joint debt to finance the response.

Italian bonds fell, with 10-year yields climbing as much as 18 basis points to 1.80 percent, the highest level since March 19. The euro fell against most of its group-of-10 peers, dropping 0.4 percent to US\$1.0852.

French Finance Minister Bruno Le Maire and his German counterpart Olaf Scholz sent tweets after the meeting broke down, saying they would work with one another and calling on all European nations to rise to the "exceptional challenge" to reach an ambitious accord. Scholz later told reporters that an agreement was close and

hoped one would be reached before April 12.

The ministers had been tasked by EU leaders to come up with a toolkit of measures to address the economic impact of the pandemic by the end of this week. But even as the virus continued to engulf their economies and medical systems they were unable to move past traditional dividing lines, putting in question the next steps in the continent's efforts to manage the economic downturn.

Three main proposals are being discussed to weather the crisis: employing the European Stability Mechanism, the euro-area's bailout fund, to offer credit lines worth up to 2 percent of output of the bloc's members; the creation of a pan-European Guarantee Fund to be managed by the European Investment Bank that could mobilize more than 200 billion euros (US\$217 bil-

## Trains full on first day of Japan's emergency, but some shops shut

TOKYO

COMMUTERS heading to work packed into trains in the Japanese capital on Wednesday, the first day of a state of emergency aimed at containing the coronavirus outbreak, with some expressing confusion over how best to restrict their movements.

The scenes across central Tokyo contrasted with deserted streets and tough lockdowns elsewhere in the world because authorities have no penalties, in most cases, with which to enforce calls for people to stay home and businesses to shut.

"It's unavoidable that people have to come out for work," said Risa Tanaka, an office worker wearing a mask near the Shinjuku station, who said she usually tried to work at home, but had stepped out to deliver some documents.

"I don't know if the emergency declaration is enough, but ... the important thing for us to do is to keep a distance



Commuters wear masks at a station in Fukuoka, southern Japan, yesterday. Japan's Prime Minister Shinzo Abe declared a month-long state of emergency Tuesday for Tokyo and six other prefectures including Fukuoka to ramp up defenses against the spread of the coronavirus as the number of infections surges. (AP)

from other people, wash our hands and not spread the virus around by coughing."

Japan, with a tally of 4,472 infections and 80 deaths, has escaped an explosive spread of the virus, but a steady surge

in some areas prompted Prime Minister Shinzo Abe to declare the emergency in Tokyo, Osaka and five other hard-hit prefectures.

The month-long state of emergency gives regional gov-

ernors more power to press businesses to close, but will add to pains the virus has inflicted on the world's third-largest economy from supply chain disruptions and travel bans.

At major hubs such as Shinjuku, Shibuya and Tokyo in the capital, many commuters not equipped to work from home stuck to business as usual, though trains and streets were less crowded than a week ago.

"We've reduced the number of in-office workers by half, but we are still rotating to go into work," said a commuter, Chihiro Kakegawa, an employee of a financial institution near the Tokyo station, adding that it freed her from going into work everyday.

With Tokyo's governor Yuriko Koike expected to announce only on Friday what categories of businesses will have to shut, many shops and businesses have been left to decide on their own for now.

Department stores, karaoke

parlours and other non-essential businesses including some, such as coffee chain Starbucks, have already said they would close for the time being.

Train schedules of the East Japan Railway Co, which services the capital and surrounding areas, remain unchanged, with operations running as normal.

With more than 80 new cases reported on Tuesday, infections in Tokyo have doubled to about 1,200 in the last five days, or about a quarter of public broadcaster NHK's national tally.

With an eye on the economy, Abe has sought a cut of 70 percent to 80 percent in contacts among people in the seven regions, leaving plenty of wiggle room for defiance of the request to stay home.

"I try not to take crowded trains," said a Tokyo businessman, who gave only his family name of Sato. "I have my mask on and keep my distance from others." Agencies

## From factories in east China to hospitals across Africa, Chinese help boosts confidence in COVID-19 fight

ADDIS ABABA

SOLOMON Ayele, a nurse at an Ethiopian hospital, is defying fear on the frontline of the war against COVID-19, while Africa is bracing for its most difficult time.

On Tuesday, confirmed cases of the novel coronavirus surpassed 10,000 in Africa, according to Johns Hopkins University's tally, and a more troubling crisis looms due to a lack of medical supplies on the continent.

Fortunately, leaders of African countries have already proactively implemented prevention and control measures such as allocating funds, locking down cities and mobilizing medical resources to slow the virus spread. And the international community has also stepped in to help.

More and more medical supplies from China and other countries have been distributed to health workers like Ayele to help them fight the common enemy and safeguard their shared future.

UNIFIED EFFORTS

"African countries are fighting the coronavirus against all odds," Ayele said, emphasizing that COVID-19 prevention and control "greatly requires adequate financing and well-built capacity."

A lack of medical equipment and experience had restricted his capacity to deal with the increasing caseload.

As a major transit hub in Africa, Ethiopia is among more than a dozen countries the World Health Organization considers as top priority for preparedness against COVID-19.

Since the first confirmed case was reported last month in the country, Ethiopian health authorities have been increasing epidemic response coordination, surveillance, diagnosis and public health education.

The government has also set up quarantine centers and equipped Eko Kotebe Hospital in the capital Addis Ababa where Ayele works to house COVID-19 patients. Ayele is among some 350 healthcare personnel recently trained to help respond to the COVID-19 outbreak in the country.

To alleviate the shortage of medical supplies in Africa, the Chinese government and private sector have stepped up cooperation with African countries.

China's Jack Ma Foundation and Alibaba Foundation announced on Monday that they had sent the second batch of aid to Africa including ventilators, and the shipment is expected to arrive in Addis Ababa soon.

With the help of the Ethiopian government, Africa Centres for Disease Control and Prevention (Africa CDC) and World Food Programme, these supplies will be delivered to each of the 54 African nations.

The first donation, including masks, test kits, protective suits and face shields and guidelines on tackling COVID-19, was distributed to Ayele and his colleagues two weeks ago.

Ayele hailed the help of the Chinese government and the foundations, saying the critical medical supplies will greatly contribute to Africa's fight against the coronavirus.

"The materials would help fill the existing gaps in terms of the pressing shortage of preventive materials and testing kits in Ethiopia and beyond, while the guideline will also help us respond to the epidemic with latest knowledge based on China's experience," he said.

Ethiopian Airlines, the continent's largest carrier in terms of passenger turnover, will distribute the much-needed donation across the 54 African countries.

Tewelde Gebremariam, CEO of Ethiopian Airlines Group, said that the Chinese donation is an exemplary move, demonstrating collaboration and joint efforts in the battle against the epidemic.

"The message is very important. It is a very good example for all over the world that feel panic and blame is not the answer. The answer is organizations, countries, institutions, and governments bringing their resources together to team up to provide this kind of medical supplies for the protection of the people. So, this is a very good example," Gebremariam said.

SOLID SUPPORT

Although China has made progress in containing the COVID-19 epidemic, its medical supply remains tight. However, its government and people believe that it is imperative to extend a helping hand to friends in Africa to help them overcome their difficulty.

Liu Hongjun is running a clothing factory in China's eastern Zhejiang Province, which has turned to manufacture medical equipment such as masks and protective suits.

Not long ago, Jack Ma Foundation and Alibaba Foundation contacted Liu. "I know how important these materials mean to African people, thus I accepted it without any hesitation," he said.

"Two shifts have been arranged for key posts, such as protective clothing and mask production lines, in order to ensure the delivery and the quality of the protective materials," Liu added.

Tens of thousands of miles away, Ayele and hundreds of Chinese doctors are using the masks and protective suits produced by Chinese factories like Liu's to help African patients.

According to China's National Health Commission, there are almost 1,000 Chinese medical personnel working in Africa and the agency has directed them to help local health organizations stem the spread of the coronavirus. Xinhua

AS China has gradually secured remarkable achievements in epidemic prevention and control, regions in the country are taking multiple measures to accelerate orderly work resumption of industries. It addresses the urgent demand of enterprises, and also offers strong support for the stability of global industrial and supply chains.

Shanghai, having had thorough investigation into the problems faced by enterprises, offered a package of solutions and helped 99.9 percent of the foreign-funded companies resume production in the city. Guangdong's industry and information department sorted out 102 major manufacturers and established a one-to-one service mechanism for them. Jiangxi ensured unimpeded foreign trade channels, and promoted regular operation of its freight services,

including the Nanchang-Europe freight trains and Nanchang-Liège all-cargo aircraft.

The international society generally stayed optimistic about the resilience of China's industrial and supply chains after the outbreak of COVID-19. However, some still worried the spreading virus may exert negative impact in this regard.

In the near term, impacts are unavoidable, with certain industries and enterprises being the primary victim. In particular, given the highly integrated global industrial chain, the epidemic situation overseas will in turn has an influence over domestic production. Some foreign trade enterprises might encour-

ter shrinking export orders, difficulty to fulfill contracts, impeded international logistics, and increasing trade barriers.

China boasts the world's largest, most diversified and complete equipped manufacturing system, which makes it an important link in global supply and industrial chains.

Since the onset of the epidemic, home appliance manufacturers including Gree and Midea immediately launched production lines for masks; automaker SAIC-GM-Wuling developed a full-automatic mask producing machine in just 76 hours; Sinopec established a factory for producing meltblown nonwoven fabric - raw materials for masks - in just 12 days.

Their efforts indicated China's well-equipped manufacturing system and strong capability of industrial coordination. In the global value chain where productivity and infrastructure are showing greater significance, China has irreplaceable comparable advantages. In a word, the temporary epidemic can't and won't shake China's position in the global industrial and supply chains.

With a sound momentum of epidemic prevention and control, China is speeding up the restoring of orders for both production and social life. Major industries and leading enterprises, including foreign-funded ones, are gradually resuming work and production. It demonstrates the strong resilience of China's in-

dustrial and supply chains, and protects the security of the global supply chain.

Besides, China adopted a series of policies and measures to mitigate the impact of COVID-19, and more targeted plans are to be introduced.

Thanks to these efforts, there's no large-scale transfer of industrial and supply chains from China to overseas, and China is showing stronger appeal to global industries.

In a long-term perspective, China is not only an important link on the global supply chain, but also a significant market of the world. It has both short-term measures to assist enterprises and long-term mechanisms to improve business environment. With a huge market, emerg-

ing industries, and improving business environment, the comprehensive advantages of China in global industrial and supply chains will not decrease, but only get stronger.

Facts tell. China's responsibility in stabilizing the global supply chain has won the favor of more and more foreign enterprises. Danish toy production company Lego plans to open another 80 retail stores in China; Tesla also aims to expand capacity at its gigafactory in Shanghai.

The measures taken by China to resume production with more efforts to open up are contributing Chinese power to the stability of the global supply chain, and also creating Chinese opportunities for international enterprises to share development dividends.

People's Daily



## Rwanda commemorates 26th anniversary of 1994 genocide with low key ceremony as COVID-19 rages

KIGALI

RWANDANS on Tuesday started the commemoration to mark the 26th anniversary of the 1994 genocide against the Tutsis with a low key ceremony at Kigali genocide memorial site as part of preventive measures to contain COVID-19 outbreak in the country.

Rwandan president Paul Kagame and first lady Jeannette Kagame and other dignitaries laid wreaths at the Kigali Genocide Memorial, the final resting place for more than 250,000 victims of the genocide, in the capital city Kigali.

Later, Kagame (pictured), and first lady jointly lit the flame of remembrance at the memorial which will burn for 100 days until July 4, the date when the genocide was stopped by the Rwanda Patriotic Army (RPA), now Rwanda Defence Forces (RDF).

"As we join together to remember for the 26th time, as we have always and will continue to do, I thank you for participating in these unusual measures that are necessary to combat the

COVID-19 pandemic in Rwanda and around the world," said Kagame earlier in a televised message.

He added that this year's commemoration for survivors and families and for the country is not an easy thing to do, because Rwandans cannot be together physically to comfort one another.

"But the current unusual circumstances will not prevent us from fulfilling our obligation to commemorate and console survivors. The only change is the way we commemorate," said Kagame.

Kagame noted that Rwandans are used to coming together in solidarity and collective strength through national ceremonies and activities such as walk to remember, night vigils and group discussions in their communities.

"Today, we pause to reflect on the tragedy we experienced and what we lost both individually and as a nation," said Kagame. "We will continue to educate our generations of Rwandans about what happened in our country



and what we have learned from it," he added. Due to COVID-19 outbreak in Rwanda, and the current lockdown, there were no gatherings, speeches, and survivors' testimonies during this year's launch of the genocide commemoration mourning week at the Kigali memorial site.

There was only a brief ceremony that involved the laying of wreaths, bowing in silence to pay respects to more than 1 million people killed during genocide, and lighting of flame of remembrance.

The brief event attracted a limited number of people including few government officials, United Nations

representatives and Ibuka, an umbrella association of Rwanda genocide survivors representative.

"This year's commemoration of the 1994 genocide against the Tutsi will be observed from our homes as we battle to contain the spread of COVID-19 outbreak in our country," Jean-Pierre Dusigizemungu, president of Ibuka, told Xinhua in a telephone interview.

He said that Rwandans will follow all genocide commemoration ceremonies and discussions from their homes on different media platforms. Genocide survivors will remember and mourn their loved ones from their homes, added Dusigizemungu.

Rwandans in the coun-

tryside will not gather for ceremonies marking the 26th anniversary of the 1994 genocide against the Tutsi on April 7, a government body, National Commission for the Fight against Genocide (CNLG) said last week.

According to CNLG, remembrance ceremony for Rwandan politicians killed in the genocide, which normally takes place on April 13, at Rebero memorial site in Kicukiro district, to mark the end of the mourning week has been cancelled.

The cancellation was in line with a COVID-19 lockdown extended by the cabinet until April 19 to further contain the spread of the virus, according to CNLG.

Other commemoration events that were suspended include the Walk to Remember, which normally takes place in the afternoon on April 7, and a night vigil, which normally follows the Walk to Remember. This year's genocide commemoration is observed under the theme "Remember, Unite and Renew."

Xinhua

## Questions on New START extension should go to Washington – Kremlin

MOSCOW

THE US actions stall the extension of the New START Treaty, Kremlin spokesman, Dmitry Peskov told journalists yesterday.

When asked whether the treaty has chances for extension, the spokesman said that this question should go to the US.

He added that the treaty is the only remaining arms control document, and thus is important for the entire planet.

"You know that actions on destruction of this document, on its non-extension, are taken not by Moscow; rather, this is our US colleagues' unwillingness, and we have repeatedly expressed our regret in that regard," Peskov underscored.

Answering a question whether the coronavirus situation affects the international processes in general, the spokesman replied in the affirmative. "Indeed, the coronavirus has halted many vital processes. This is the reality we have to face," Peskov said.

On April 8, 2010, Russian President Dmitry Medvedev and US President Barack Obama signed the New START, a new agreement on nuclear arms control, which replaced the previous one, the Treaty of Moscow.

According to the treaty, both sides agreed to reduce its nuclear warhead count to 1,550, and reduce its deployed launchers count to 700. The document entered force on February 5, 2011, and on February 5, 2018, both sides declared that the proclaimed goals had been reached.

Agencies

## 'Natural reduction in US oil production cannot be counted as OPEC+ cut'

MOSCOW

NATURAL reduction in US oil output cannot be counted as cuts aimed at stabilizing the markets, Kremlin Spokesman Dmitry Peskov said yesterday.

"Those are various cuts. You compare the total demand contraction with cuts for sta-

bilizing global markets, which means comparing apples and oranges," he said when asked whether Russia might be satisfied with natural reduction in US oil production, which is inevitable amid the falling demand and low price, or Moscow would continue insisting on the American side's partici-

pation in organized efforts to stabilize the market.

Overall, Peskov urged to wait for the OPEC+ teleconference scheduled for April 9. Meanwhile, he emphasized that "those are different notions that cannot be compared with each other," and this is why specialists will exchange views

at the OPEC+ conference to avoid substitution of notions.

Two sources in OPEC told TASS earlier that OPEC+ nations are discussing the option to cut crude output within a new deal from May till the end of July 2020.

The OPEC+ agreement on crude production cuts expired

on March 31, 2020.

Russia and Saudi Arabia failed to come an agreement on the terms of its extension after March, which triggered an increase in production in OPEC states. Concurrently, the demand posted an unprecedented plunge due to the coronavirus pandemic.

Those factors combined pushed the oil price down to \$22 per barrel for the first time in two decades. By the end of March, the partners had decided to resume consultations and involve other producers from G20 countries in joint efforts as well.

Agencies

## Hydropower stations in Chongqing join ecological protection

HYDROPOWER stations in southwest China's Chongqing municipality now have a new function - lifting local ecology, and have achieved remarkable results.

Gao'an hydropower station is located on the bank of Longxi River, Gao'an township, Dianjiang county of Chongqing which mainly focused on power generation and completed production according to assigned task load, according to Fu Peng, head of the power station.

Longxi River is a major tributary to the Yangtze River on the northern bank, as well as the mother river of Dianjiang county.

Four years ago, large quantities of pollutants were released into the river, severely damaging the ecology of it and degrading the water quality to the lowest level.

To tackle the problem, Dianjiang cooperated with Liangping and Changshou, two neighboring counties, to strengthen ecological protection of Longxi River.

Through breaking down administrative barrier, the three counties have jointly carried out dozens of ecological restoration projects.

The Dianjiang section of Longxi River is 98 kilometers in length and home to five hydropower plants. If the five sluice gates are all closed, the river becomes stagnant and led to decreasing aquatic species,



Two workers clean floating garbage on Longxi River in Dianjiang county, southwest China's Chongqing municipality. Photo by People's Daily

according to Tan Jun, general manager of a local hydropower development company.

The power plants were not administered by the county, and their sole responsibility was to generate electricity, the amount of which was smaller than needed for promoting economic and social development, said Pu Binbin, secretary of the Party committee of Dianjiang county.

To solve the problem, Dianjiang carried out a reform, renting the five power facilities after negotiations.

Afterwards, the minimum task of power generation for the five plants was replaced by a cap. It also assigned the power plants with missions such as cleaning up floating garbage from the river, protecting water environment in the river and releasing hatchlings into the river.

The annual generating capac-

ity of the five power plants has been reduced to 15 million kilowatt hours, less than half of the amount before, Fu introduced, adding that the requirements on ecological protection have been lifted.

Now, the power plants start to work only when the water level rises above the dams, and the gates are always open to guarantee sufficient water to sustain the ecosystem of the river, Fu introduced, adding that thanks to these efforts, the water quality of Longxi River has reached Grade III, and more fish are found in the lower reaches of the river.

"Before, we only produced electricity. Now, ecological protection is on top of that," Fu disclosed, adding that they are also responsible for cleaning up floating pollutants and investigating and punishing companies which secretly discharge

pollutants into the river.

Dianjiang county has employed three trash collecting boats to clean the river. The trash, such as dead tree branches and leaves, are prevented from floating away by buoys and diverted to the boats, where they are dried, smashed and packed for further disposal. The cleaning team, established by the power plants, has removed 900 tons of garbage from the river in four months, making the river cleaner.

Now, before turning on the machines, Fu always checks if the water volume of the river is at a normal level - a prerequisite for power generation.

"Though having heavier tasks and more work to do, we think the efforts are worthwhile as the plant now plays a more important role," said Fu.

People's Daily

## TCM should be included in COVID-19 treatment at an early phase: experts



Pharmacy workers of a traditional Chinese medicine (TCM) hospital in Duchang county, Jiujiang, east China's Jiangxi province fill prescriptions.

TRADITIONAL Chinese medicine (TCM) therapies should be included in novel coronavirus treatment at an early phase. TCM has shown great effectiveness in helping COVID-19 patients recover, and is particularly useful in preventing mild infections from progressing into severe or critical cases, experts said.

In Wuhan's makeshift Jiaxia hospital, which adopted a treatment plan integrating TCM and Western medicine, not one patient developed into a severe case since patients were first accepted on February 14, domestic news site 21jingji.com reported on Tuesday.

"We tailored TCM therapies for each patient based on their case differentiation, and made adjustments whenever

needed," the report said, citing Zheng Fuzeng, deputy president of the Henan Province Hospital of TCM and leader of a treatment team at the makeshift Jiangxia hospital.

There are also TCM therapies available for patients in serious conditions, including a lung-clearing and detoxification decoction which has shown great effectiveness in preventing patients' conditions from worsening, and many gradually recover after taking the decoction, Zheng said.

The decoction was found to be 97.78 percent effective in clinical analysis based on 1,261 infections from 10 provinces in China, and no cases analyzed moved from mild to severe or critical, media reports said, citing Tong Xiaolin, an academi-

cian at the Chinese Academy of Sciences and head of a treatment group at the National Administration of TCM.

In the Jiangxia hospital, Zheng introduced other TCM therapies, including acupuncture, moxibustion and tai-chi exercises, which were also adopted to relieve patients' stress and improve immunity.

Though TCM was the main treatment method at the Jiangxia hospital, Western medicines were also used for patients who had underlying medical conditions and when patients needed emergency treatment; Western treatments included oxygen inhalation machines and electrocardiograph monitoring, Zheng said.

People's Daily

## UN suspends peacekeeper deployments until June 30

UNITED NATIONS

UN Secretary-General Antonio Guterres has suspended until June 30 the rotation and deployments of uniformed personnel, including individual officers and already-formed, police and military peacekeeping units, because of the novel coronavirus, his spokesman Stephane Dujarric, said on Tuesday.

"Our priorities are to ensure the COVID-19-free status of incoming uniformed personnel and mitigate the risk that UN peacekeepers could be a contagion vector and simultaneously maintain our operational capabilities," Dujarric said.

"A few, limited exceptions may be considered to continue to deliver on the mandate, but only

in extenuating circumstances on the basis of strict conditions to prevent the spread of the virus." The decision was sent to all countries contributing troops and police and to all relevant peace operations.

The UN Humanitarian Coordinator for Libya, Yacoub El Hillo, was appalled to have learned that heavy shelling hit Tripoli's Al Khadra General Hospital, injuring at least one healthcare worker and damaging the fully functioning medical facility, the spokesman said. El Hillo called it a clear violation of international humanitarian law.

The coordinator said repeated calls by the United Nations and the international community for a cessation of hostilities have

only been met with complete disregard and the fighting has intensified.

He called it unacceptable at a time when healthcare and health workers are vital in the fight against a global pandemic, adding that if Libya is to have any chance against COVID-19, the ongoing conflict must come to an immediate halt.

The UN team in Jordan led by the World Health Organization (WHO) is working closely with the government by supporting the National Preparedness and Response Operational Plan to contain the virus and procure medical equipment, personal protection equipment and diagnostic tests, Dujarric said.

The UN Children's Fund is

working with the Jordanian Ministry of Education to ensure continued learning for the most vulnerable children, including home learning through TV and online and in print in communities with no access to the internet, the spokesman said. The world organization is working with the government to provide counseling services over the telephone to women, including refugees.

It is also transferring cash to women who had to stop working due to COVID-19, he said. The World Food Programme is working with the Jordanian government to ensure that support to refugees is maintained, including through cash transfers for food and other needs, Dujarric

said.

The UN Development Programme is supporting medical waste management in Jordanian hospitals to protect patients, medical workers and the general public, he said.

The United Nations High Commissioner for Refugees (UNHCR) is increasing its ability to prevent, treat and limit the spread of COVID-19 among refugee communities across East Africa, the Horn of Africa and the Great Lakes region, areas that host some of the largest refugee populations in the world, the spokesman said.

Many of UNHCR's operations in the area have provided refugees with more food and basic relief items to reduce the fre-

quency of distributions and the risks posed by queues and large crowds, Dujarric said.

The agency is also actively engaged with governments of the region to ensure the inclusion of refugees, asylum-seekers and internally displaced people in the national response plans.

The spokesman said humanitarian colleagues reported the United Nations, the European Union and the government of Nigeria launched a COVID-19 campaign for additional funds to support efforts to tackle the pandemic.

The new fund, which will be facilitated and implemented by the United Nations in Nigeria, aims to ensure adequate essen-

tial health equipment needed for testing, preparing quarantine and medical care.

In Cameroon, the secretary-general has condemned the double suicide bombing by suspected Boko Haram fighters that took place in Amchide, in the Far North Region of Cameroon on Sunday.

He expressed his condolences to the bereaved families and to the government and people of Cameroon.

Guterres reiterated UN's continued support to the countries of the Lake Chad Basin in their unwavering efforts to address the security, socioeconomic and humanitarian challenges posed by Boko Haram.

Xinhua





Dar es Salaam secondary schools' students, who featured in a past life saving and diving course organized by Kimimba Swimming Promotion (KSP), pose for picture during one of training sessions in Kigamboni. The company is expected to host a life saving and diving course for the city's girls once the sporting events' suspension, put into effect by the government in an effort to curb the Coronavirus spread in Tanzania, ends. PHOTO: COURTESY OF KSP

## Judge: R Kelly must remain locked up amid coronavirus crisis

NEW YORK

A FEDERAL judge in New York on Tuesday denied R&B singer R. Kelly's request for release from jail in Chicago because he was concerned he could contract the coronavirus while behind bars.

"The defendant is currently in custody because of the risks that he will flee or attempt to obstruct, threaten or intimidate prospective witnesses," U.S. District Judge Ann Donnelly of Brooklyn wrote in her denial. "The defendant has not explained how those risks have changed."

The 53-year-old Kelly has been in custody in the Metropolitan Correctional Center in downtown Chicago since he was indicted on federal child pornography, obstruction of justice and racketeering charges.

Three staff members at the federal lockup have tested positive for the virus, but no inmates have been reported with infections.

Cases have been reported at Cook County Jail in Chicago and other jails and prisons around the country. Kelly's attorneys filed a motion in late March arguing that people in such facilities are at particular risk of contracting the virus.

Federal prosecutors in Brooklyn said the Chicago lockup and other federal facilities have taken steps to prevent the virus from spreading. Further, they wrote that a "generalized risk" that an inmate could contract the virus doesn't justify their release.

Kelly has denied ever abusing anyone and has pleaded not guilty to all the charges against him. He faces several dozen counts of state and federal sexual misconduct charges in Illinois, Minnesota and New York, from sexual assault to heading a racketeering scheme aimed at supplying Kelly with girls.

AP



In this Sept. 17, 2019, file photo, R. Kelly appears during a hearing at the Leighton Criminal Courthouse in Chicago. A federal judge denied Kelly's request that he be released from custody out of concern that he might contract the coronavirus. He is being held in a federal in Chicago as he awaits trial on child pornography and other charges. AP

## Fear of the unknown: Locked-down athletes face mental health challenge

MELBOURNE

WHEN Olympic swimming champion Kyle Chalmers completed what he knew would be his final training session before the coronavirus shutdown, his overwhelming feelings were of sadness and the fear of what was to come.

Fear does not come easily to the strapping 21-year-old Australian, who has endured two heart operations since winning the 100 metres freestyle title in Rio and raises crocodiles and pythons for a hobby.

While it took some "processing" to digest the fact that his dream of defending his Olympic title in Tokyo had been shifted back 12 months, it was the prospect of not setting foot in a swimming pool for half a year that really had him rattled.

"That was my hugest fear, not being able to do what I love which is swimming, and if I couldn't do that for six months, I was getting pretty edgy about it," Chalmers told Reuters by phone from South Australia.

"I love training and I love exercising, I think I love training more than I love racing."

Chalmers is one of thousands of athletes whose dreams have been put on hold following the postponement of the Tokyo Olympics, while thousands more around the world are in lockdown with their sporting careers shelved indefinitely.

"Unknowns are quite challenging, especially for athletes whose days are mapped out from the minute they wake up to the minute they go to sleep," Chalmers added.

"And that's everybody's fear, and especially mine, getting out of that structured routine and just trying to work out what to do with that free time now."

SHOCK PHASE

Health experts warn that a prolonged isolation could take a big mental toll on people whose livelihoods and self esteem are intrinsically linked to competition.



FILE PHOTO: South Africa's Chad le Clos at the 18th FINA World Swimming Championships in Gwangju, South Korea - July 24, 2019. REUTERS

"A lot of athletes are still in an initial shock phase, probably confused and also with some relief after all the chaos," Caroline Anderson, a psychologist who works with professional and Olympic athletes in Australia, told Reuters.

"Probably their two main coping strategies in life are having that competitive edge and being able to really push themselves physically for six-seven hours a day. They haven't got that anymore which is very difficult."

Chalmers has taken to yoga, hiking and an exercise bike to keep in shape mentally and physically while he awaits the arrival of a loaned swimming pool housed in a shipping container for his back yard.

Former Olympic butterfly champion Chad le Clos is trying to make the best of the situation by tethering himself to a bungee cord as he swims in his own small backyard pool in Cape Town.

"It is not ideal, but you have to be creative given the limitations you have," the South African told Reuters.

"That will help to keep me going."

The top athletes possess exceptional drive, talent and the ability to perform under relentless pressure but they are no less vulner-

able to mental health problems.

Many have spoken openly of their battles with depression and their recoveries from nervous breakdowns. Others carry their burdens quietly. A slew have committed suicide in recent years.

Self-isolation raises the threat of acute psychological events, and not just for athletes with pre-existing conditions, psychologist Anderson said.

"That sudden stopping of the sport, from a physiological or biological standpoint, there's a reduction in endorphins but also (a loss of) identity," she said.

"They see themselves as athletes and sport is very tied up in that. Without the sport, the inability to train, these are absolutely risk factors."

WIGGING OUT

Many athletes are putting a brave face on the lockdown, converting garages and bedrooms into home gyms and posting cheerful videos of themselves on social media keeping fit by "bench-pressing" their children.

Tennis great Roger Federer cheered fans with a video of himself practising trick-shots against an outdoor wall as it snowed at his Switzerland home.

American middle distance runner Emma Coburn, who took bronze in the 3,000-metre stee-

plechase at Rio, told Reuters: "I'm not feeling stress or anxiety about it. I enjoy in general being at home."

But the weeks and months of the lockdown will be a time when mental health experts on the payroll of teams and federations earn their keep as they try to plot a path for athletes in what is effectively uncharted territory.

Frustration at the confinement has already spilled over on occasion, with high profile soccer players getting into hot water for breaching government orders on social distancing by hosting parties and drinking sessions.

Such incidents usually occur as celebrations after competition, said Gearoid Towey, the founder of Crossing the Line, a charity focusing on the wellbeing of athletes.

"I think this is slightly different. There isn't anything, per se, to celebrate. People are locked up in their houses," he said.

"You're probably going to get some incidents but with all the mental health resources in place, sports will generally know which athletes might be prone to 'wiggling out'."

"You'd like to think they'd have extra support for them."

REUTERS



Patrick Mouratoglou

Serena Williams

## Serena's coach says 'revolting' that players can't make a living

MUMBAI

SERENA Williams' coach Patrick Mouratoglou has called on tennis governing bodies to come together and devise a way of helping lower level professionals struggling financially due to the coronavirus shutdown.

The tennis season was halted in early March due to the pandemic, leaving players in the lower tiers who solely depend on tournament winnings without the opportunity

to earn a living. In a letter posted on Twitter and addressed to the tennis community, Mouratoglou said the current situation showed how "dysfunctional" the sport was.

"Unlike basketball or football players, tennis players aren't covered by fixed annual salaries. They're independent contractors," he said.

"They're paying for their travels. They're paying fixed salaries to their coaching staffs, while their own salaries depend on the number of matches they win."

While tennis rewards top players handsomely those in the lower echelons often struggle to make ends meet.

Mouratoglou, who started working with Williams in 2012 and has guided her to 10 of her 23 Grand Slam singles titles, said the top players deserved everything they earned.

"However, I find it revolting that the 100th-best player of one of the most popular sports in the world - followed by an estimated one billion fans - is barely able to make a living

out of it," the Frenchman said.

The men's ATP Tour and the WTA, which runs the women's circuit, suspended all tournaments until mid-July after countries started locking down their borders to contain the spread of the flu-like virus.

A 2018 International Review Panel report commissioned to address betting and integrity issues said that players in the lowest tiers were susceptible to corruption because of the difficulty in making a living.

Only 250-350 players, the report

said, earned enough to break even.

Georgia's Sofia Shapatava, the world's 375th ranked women's singles player, has started a petition seeking assistance from the International Tennis Federation for lower-level professionals.

Many others have joined her to voice their concerns about the financial hardships players face during the shutdown.

The WTA and the ATP said they were working to boost players' earnings when the sport resumed and

might extend the 2020 season to allow more tournaments to be held.

Mouratoglou said it was crucial to keep lower-level players in the game. "We all rely on those governing bodies, who have the power to protect the professional tennis economy and hold social responsibility," he added.

"We can't leave lower-ranked players behind anymore. This isn't right. Tennis needs change. Let's use this free time to start a discussion."

REUTERS



## FA chief warns 'clubs, leagues' could be wiped out by virus chaos

LONDON

FOOTBALL Association chairman Greg Clarke warned on Tuesday the financial fall-out from the coronavirus pandemic could destroy English clubs and leagues unless the game's stakeholders are willing to "share the pain".

With the Premier League and England's three other professional divisions all suspended indefinitely because of the COVID-19 outbreak, Clarke fears the sudden drop in revenue could be fatal for lower league clubs.

Talks between Premier League, Football League and the Professional Footballers' Association about player wage deferrals and a potential 30 percent salary cut have yet to produce a solution, while many clubs have furloughed non-playing staff to save money.

The FA announced on Monday its top earners, including England coach Gareth Southgate, were taking a 30 per cent pay cut, with other members of senior management taking a 15 per cent cut.

But Clarke says such measures will not be enough unless everyone in the game pulls together to protect the less wealthy teams.

"Football faces economic challenges beyond the wildest imagination of those who run it," Clarke told the FA Council.

"The pandemic will be followed by its economic consequences and all business sectors will suffer.

"We face the danger of losing clubs and leagues as finances collapse. Many communities could lose

the clubs at their heart with little chance of resurrection.

"In the face of this unprecedented adversity, all the stakeholders within the game from players, fans, clubs, owners and administrators need to step up and share the pain to develop the game alive."

The FA estimate they are going to take at least a £100 million (\$123 million) hit due to the postponement of the FA Cup quarter-finals and international friendlies.

With a civil war breaking out in English football over how to handle the damaging effects of the health crisis, Clarke wants the game's authorities to join together to prevent devastating financial consequences by the time the virus is contained.

"We must have a plan to ensure that English football is not decimated this season be lost and next season blighted," he said.

"We hope we do not need this plan as we are all determined to finish the professional football season, however we would be fools not to develop such a contingency plan.

"Those that lost their clubs because English football did not rise to the challenge would rightly judge us harshly."

Clarke also admitted it is possible the season will not finish due to health concerns.

"We are committed to finishing the professional football season. However, we may not be able to as football is not our priority, human life is, and we will do as the Government directs as the pandemic unfolds," he said.

AFP

## Tottenham issue warning after Mourinho and players seen training

LONDON

TOTTENHAM Hotspur have reminded players of their responsibilities during Britain's coronavirus lockdown after pictures and video on social media emerged of manager Jose Mourinho and several members of his squad that appeared to show them flouting social-distancing rules.

Portuguese boss Mourinho was pictured training with Tanguy Ndombele on Hadley Common, while Davinson Sanchez and Ryan Sessegnon were seen running side by side in the same public park in north London.

Spurs full-back Serge Aurier also posted a video of himself jogging alongside another person on Instagram.

The Premier League has been suspended since mid-March due to the spread of COVID-19.

The outbreak has seen the British government introduce a strict series of measures which, while they allow individuals to go out for

a walk or exercise once a day, state they must remain at least two metres apart unless they are with a member of the same household.

"All of our players have been reminded to respect social distancing when exercising outdoors," said a Tottenham spokesperson on Tuesday.

"We shall continue to reinforce this message."

Tottenham had already been criticised during the outbreak for applying to the British government's furlough financial assistance programme for company wage bills last week on the same day it was revealed Spurs chairman Daniel Levy was paid £7 million (\$8.7 million) last season.

Although Levy is among the Spurs staff members taking a 20 percent pay cut, the north London club have come under pressure to follow European champions and Premier League leaders Liverpool in reversing their decision to use public money to pay employees.

AFP

## Kroos: Waiving salaries prevents player donations

MADRID

TONI Kroos has said he believes players' salaries shouldn't be cut during the coronavirus pandemic -- arguing that it would be better for wages to be paid in full, and then used to donate to good causes.

"Waiving salary is like a donation in vain, or to the club," the Real Madrid midfielder told the SWR Sport podcast. "It should be an option for everyone to consider. I think it's even better to get the full salary and then do the right thing with it."

While several La Liga clubs, including Barcelona and Atletico Madrid, have reached agreements with players to temporarily reduce salaries by 70 percent as they seek to protect themselves from the financial impact of COVID-19, Real Madrid are yet to take any action.

"I don't think it's necessary here," Kroos said. "The other thing is the question of what I do with all the money I get. We must all help where help is needed. And there are a lot of places where help is needed right now."

La Liga has urged its clubs to ap-

ply for ERTES, a Spanish employment law which enables companies to introduce pay cuts in extraordinary circumstances, "as an exceptional measure to reduce the negative impact that COVID-19 is having in the sector and to guarantee its recovery afterwards."

On Tuesday, La Liga president Javier Tebas suggested May 28th, June 6th or even June 28th as possible return dates.

"Many clubs already don't have the income they planned to have, and there are many clubs who need that money," Kroos said when asked about the effects of the enforced break on football. "It all depends how long everything will stand still. Quite a few clubs will be able to keep their heads above water for a certain time, others will have difficulties."

"If football returns in May, you'll find solutions, also with grants, and everything will be normal," he added. "But if you say no football until the winter, I can imagine a couple of clubs will be no more and that would automatically drastically change football." (Agencies)

# Russia, Qatar deny World Cup bribery claims

DOHA

THE organisers of the 2022 World Cup in Qatar have strongly denied allegations from the U.S. Department of Justice that bribes were paid to secure votes for the hosting rights to the tournament.

Suspicion and rumours have long surrounded both the 2010 vote by FIFA's executive to hand the 2018 World Cup to Russia and the 2022 tournament to Qatar.

Yet on Monday, for the first time, prosecutors set direct, formal allegations regarding both tournaments down in an indictment.

According to the prosecutors, representatives working for Russia and Qatar bribed FIFA executive committee officials to swing votes in the crucial hosting decisions of world football's governing body.

Qatar's Supreme Committee for Delivery and Legacy (SC), rejected the charges.

"They are part of a long-standing case, the subject of which is not the 2018/2022 FIFA World Cup bidding process.

"Despite years of false claims, evidence has never been produced to demonstrate that Qatar won the rights to host the FIFA World Cup 2022 unethically or by means that contravened FIFA's strict bidding rules.

"The SC maintains that it strictly adhered to all rules and regulations for the 2018/2022 FIFA World Cup bidding process and any claim to the contrary is baseless and will be fiercely contested."

FIFA said in a statement it supported all investigations into "alleged acts of criminal wrongdoing" and noted it had been accorded victim status in the U.S. criminal proceedings.

"The FIFA Ethics Committee has already imposed sanctions, including life bans, on football officials mentioned in this process," said a FIFA spokesman.

"So far as FIFA is concerned, should any acts of criminal wrongdoing by football officials be established, the



The World Cup trophy was on display during the African qualifying draw in Cairo in January (AFP Photo)

individuals in question should be subject to penal sanctions.

"As the respective criminal cases are ongoing we are not in a position to comment further for the time being."

Although FIFA has reacted to previous media allegations about the Qatar bid process by insisting the tournament will be unaffected, the U.S. allegations will lead to further questions over the hosting of the tournament, which is scheduled for November and December of 2022.

The indictment states that the three South American members of FIFA's 2010 executive -- Brazil's

Ricardo Teixeira, the late Nicolas Leoz of Paraguay and an unnamed co-conspirator -- took bribes to vote for Qatar to host the 2022 tournament.

"Ricardo Teixeira, Nicolas Leoz and co-conspirator #1 were offered and received bribe payments in exchange for their votes in favour of Qatar to host the 2022 World Cup," reads the indictment.

Teixeira, the former son-in-law of long-time FIFA boss Joao Havelange and ex-head of the Brazilian soccer federation (CBF), was not immediately reachable for comment.

The DOJ also alleges that then FIFA vice-president

Jack Warner was paid \$5 million through various shell companies to vote for Russia to host the 2018 World Cup.

Warner has been accused of a number of crimes in the long-running U.S. probe and is fighting extradition from his homeland of Trinidad & Tobago. Warner, who was not immediately reachable for comment, has always denied any wrongdoing.

Alexei Sorokin, CEO of the local organising committee for Russia's 2018 World Cup, told the Interfax news agency: "This is only the opinion of lawyers. We have repeatedly said that our bid was trans-

parent.

"At the time we answered all questions, including from the investigation branch of FIFA and from the media, we handed over all needed documents. We have nothing to add to this and we will not respond to attempts to cast a shadow on our bid."

Asked if the Kremlin was aware of the U.S. indictment, Kremlin spokesman Dmitry Peskov said: "We read the media reports. We don't understand what they refer to."

"Russia received the right to host the World Cup completely legally. It is in no way linked to any bribes. We reject this. And Russia hosted the best soccer World Cup in history, which we are proud of."

The Qatar World Cup organisers have been fending off allegations of corruption ever since the tiny Gulf state was awarded the 2022 tournament.

In 2014, FIFA, then under the control of former President Sepp Blatter, cleared Russia and Qatar of wrongdoing in their bids to host the World Cup after an investigation.

Blatter was banned from football by FIFA along with scores of other officials following internal ethics investigations, promoted by the arrests of seven FIFA officials on U.S. corruption charges in Zurich in May 2015.

Warner and Teixeira have been banned from football by FIFA while Leoz died last year under house arrest in his native Paraguay where he had been fighting extradition to the United States to face corruption charges.

REUTERS

# Paraguay court releases Ronaldinho into house arrest in Asuncion hotel

ASUNCION

A PARAGUAYAN judge on Tuesday ordered the release of Brazilian football great Ronaldinho and his brother into house arrest while they await trial on charges of using false passports to enter the country.

Judge Gustavo Amarilla told reporters that he had ordered the "continuation of house arrest in a hotel for Ronaldinho and his brother."

The pair were jailed one month ago to await trial, but their lawyers have posted bail of \$1.6 million.

Ronaldinho, considered one of the greatest footballers of all time, was a star of Brazil's 2002 World Cup win and played for European giants Barcelona, Paris Saint-Germain and AC Milan, among others.

The ruling means the brothers can swap their grim police cell block -- which has also housed Paraguay's former soccer federation chief and the ex-speaker of the lower house of parliament -- for a plush colonial-style hotel in downtown Asuncion.

The brochure of the refurbished 107-room Palmaroga Hotel, located in the capital's historic center, describes it as offering "a seamless blend of early 1900s Renaissance grace and modern comfort as well as luxury."

"I have the assurance of the hotel managers that they, at their own expense, can observe house arrest there," Amarilla told a news conference.

Paraguay's appeals court last month rejected a request to release the pair, meaning the two-time world player of the year spent his 40th birthday behind bars.

With Paraguay's capital on lockdown due to the coronavirus pandemic, the judge communicated his ruling in a cellphone call to the brothers, with prosecutors and defense lawyers -- and TV cameras -- present. The judge and many others wore face masks as a precaution against the virus.

A beaming Ronaldinho, in a black



Retired Brazilian football great Ronaldinho arrives at a hotel in Asuncion, Paraguay, where he and his brother will serve house arrest while they await trial (AFP Photo)

T-shirt and matching headband, gave a thumbs up sign to show he understood the terms of his release.

- 'Fake passports' - He and his brother, Ro-

berto de Assis Moreira

-- who is also his business manager -- initially encountered no problems after arriving in Asuncion from neighboring Brazil on

March 4.

However, shortly after their arrival, the brothers were taken into police custody when investigators raided their hotel fol-

lowing discovery that their passports were fake.

Ronaldinho, given a rock star's welcome to Asuncion by around 2,000 children and teenagers, said the passports had been given to him by sponsors of a charity working with disadvantaged children.

Fourteen other people have been charged in the case, which has expanded into an investigation into possible money laundering.

An arrest warrant has been issued for the Paraguayan businesswoman in charge of the charity foundation that invited Ronaldinho.

He proved a popular inmate of the police headquarters jail where he was held, donating a trophy to the winning team in a recent prisoners' futsal tournament.

AFP

Gwiji by David Chikoko





# Yanga ready for investment

## SPORT

Russia, Qatar deny World Cup bribery claims

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**EATV THURSDAY**

**TONIGHT @ 9:00**

**#SalamaNa**

11:00 DADAZ LIVE  
12:00 MPYA  
12:30 Bongo Hits  
13:00 Msosi Kitaani (r)  
13:30 Kall Za Wana  
14:00 Ujenzi (r)  
14:30 DK10 Za Maangamizi  
15:00 Funguka  
15:30 Wagonga Ulimbo (r)  
16:00 Ubongo Kids (r)  
16:30 #HSHTAG  
17:00 SSELEKT  
17:55 Kuraso  
18:00 eNewz  
18:30 Music/Soap  
19:30 EATV SAA I  
19:45 MJADALA  
20:00 DADAZ (r)  
21:00 SalamaNa

Every Thursday at 9pm

**'SalamaNa' is our new show in which Salama has a chat with interesting people from different spheres of influence in our society. You will be entertained, educated and amazed.**

By Correspondent Joseph Mchekadona

**Y**OUNG Africans SC (Yanga) have said all is set for the side's commercialization drive which is expected to get underway next month.

Yanga Chairman, Mshindo Msolla, said with support from one of their sponsors, GSM Group, the club is geared to start the process of commercialization next month, as the aim is to see to it the team is run professionally.

"As we had said in the past, the process of commercialization in our club is starting next month, all is set and ready for the process to start,"



Yanga Chairman, Mshindo Msolla.

he noted. "We will, soon, form a sub committee which will be responsible for legal affairs during the whole process, ours will be inclusive. We don't want to leave any interested party behind," he said.

Msolla also expressed his delight over the commitment shown by GSM Group in

the whole process of commercialization of the club.

"We are happy with the commitment and support from GSM Group, they have assured us that they will be with us throughout the whole process of commercialization," he disclosed.

"With GSM Group backing I'm sure we will have

a very smooth and transparent process which will bring positive development to the team," he explained.

He said Yanga appreciate that football is a money spinning business and as such they will roll out a YouTube channel and improve their social media platforms as a means of generating income and

being close to its supporters, fans and stakeholders.

One of GSM Group top officials, Hersi Said, disclosed that they are committed to seeing to it that Yanga become a modern and self reliant football club in the country.

In GSM Group's efforts to see to it Yanga turn commercial, the firm hired a consultant from Portugal

to advise the club on how to turn into a business entity.

He said one of the ways of becoming self reliant is embracing modern ways of running football.

"We are ready to support Yanga in their efforts to embrace commercialization, we will be with them in the whole process, that does not mean that we will stop supporting the team in other ways," he said.

GSM Group are the official Yanga jerseys' suppliers, but the firm has of late also been involved in other out of sponsorship agreement activities.

The activities include recruiting new players, head coach, fitness and physio, and extending contracts for a section of the outfit's players.

GSM Group have also been paying players' bonuses for wins in matches, paying air tickets for the team's players and coaches.

GSM Group are, moreover, footing the club's camp bills and paying outstanding balances of the club.

Recently, GSM Group also announced that they will build a modern stadium with all needed equipment.

## High price pushes Njombe Mji FC prospective investors away

By Correspondent Joseph Mchekadona

HIGH price and unrealistic conditions of selling First Division League (FDL) side Njombe Mji FC are the reasons which are delaying the sale of the club, sources have disclosed.

One of the club's officials, who refused to be disclosed, yesterday said that there are potential buyers, but they are not happy with the conditions set by the club management.

Community-owned Njombe Mji FC is being sold at 300m/- and some of the terms and conditions are that the buyer should maintain the name of Njombe Mji FC and the club's base should remain in the district.

The club which played in 2018/2019 Mainland Premier League season, is being sold due to financial problems which the side currently faces.

"The response has been very good, but many buyers are not happy with the terms and conditions which the management has set, especially that of not changing name and not shifting base to any other place," he disclosed.

"The executive commit-



Njombe Mji FC players pictured before confronting opponents in one of the 2018/19 Mainland Premier League season's matches. The outfit is currently participating in First Division League (FDL).

tee will meet soon to discuss the way forward," he said.

He could not disclose the date of the meeting, but he noted he is of the view that at the end of the meeting, something good will come out.

One of the club's officials, Fedelius Lumato, could not be reached for his comments when The Guardian wanted to know the progress of the club's sale.

Njombe Mji FC are one of

the community-owned clubs which are lately on sale due to financial problems they are experiencing.

Others are Premier League side, Mbao FC, and FDL squad, Mawezi Market FC of Morogoro.

Njombe Mji FC have unearthed some of top domestic players who include senior national team and Young Africans SC (Yanga) striker Ditram Nchimbi.

Midfielders, Jimmy Mwaisondola and Notikeli Masasi, who feature for Premier League sides Polisi Tanzania and Mbeya City FC, are other top players that had, in the past, made Njombe Mji FC list.

Many community football clubs fold as result of lacking sponsorship and engaging investors is the sides' only way out of financial crisis.

Tanzania Football Federa-

tion (TFF) has been encouraging clubs to go commercial in the wake of the current financial status of most organizations that are in the sponsorship responsibilities.

Modern football is demanding a lot of financial support and without proper funding mechanism a club is bound to face financial problems.

Recently TFF Director of Marketing and Communication Boniface Wambura disclosed that the federation in collaboration with Spanish Premier League (La Liga) will hold a business and marketing symposium for all Premier League, FDL and Second Division League SDL teams in the country.

He said the aim is to see to it the clubs are self reliant financially and are equipped with know how on either marketing the sport or manage the already existing sponsorship.

The TFF official said the other benefit of the seminar is that clubs will know how to explore ways to maximize revenue collection.

The squads should also know how to market the game and how sponsors and other stakeholders can leverage the product that clubs have.

He also said the marketing seminar is in line with Club Licensing requirements which want each club to be self reliant financially.

"At the seminar we are going to discuss how the sponsors are going to come into the game, how we are going to work around to improve revenue from other sources such as television and radio rights which the country have not fully tapped, we believe by the end of the day clubs will benefit a lot," he said.

Football is the biggest business in the world, but in many countries including Tanzania there is lack professionals who can efficiently run the teams.

Many domestic clubs, for that matter, face financial problems and they eventually end up folding.

## Uluguru bikers commemorate Karume Day

By Correspondent Michael Sikapundwa, Morogoro

ULUGURU bikers on Tuesday took part in a 64km race from the town's center to Fulwe township in Morogoro as a part of activities gearing towards commemorating Revolutionary Government of Zanzibar's former President, the late Abeid Amaan Karume.

Michael Charles, the bikers' information officer, said apart from commemorating Karume in the day, which has been termed as Karume Day, the group took part in the race to sensitize the community on the fight against Coronavirus disease spread.

He noted there is no physical contact, as far as cycling is concerned, and for that matter, the group organized the race to fulfil their plan.

Charles said bikers who started a race at Flomi Hotel around 6am include Amina Ahmad, Adam Mdemu, Greyson Amongi, Goodwill Mkunda, Khatibu Korofete and Siraji Mohammed.

"I emerged as champion in today's race, in which the participants spent three hours to ride 64.8 kilometers, we hope to step up our training given we as well looking forward to featuring in the Easter bike competition scheduled for April 13," he disclosed.

"The competition, which will bring together cyclists from across the country, will have every cyclist riding 80 kilometers for seven days in his or her respective region," he added.

Leo Anyanga, Flomi Hotel Manager, called on youth to participate in biking to support the fight against Coronavirus disease spread.

He disclosed his hotel has open space for resting after the competition and has set up cheap costs for accommodation.

"Our hotel management is committed to offering resting spaces for youths who are engaged in any activity which targets to fight Coronavirus disease spread in the country," he disclosed.

## Flexibles by David Chikoko

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