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Govt working on report on protecting the diversity of our cultural expressions

By Aisia Rweyemamu

THE government is preparing a report on implementation of the United Nations Educational, Scientific and Cultural Organization (UNESCO) Convention of 2005 on the diversity of cultural expressions.

More than 120 countries have ratified the convention including Tanzania which did so in 2011. The convention requires member states to prepare reports of implementation report every four years in relation to protecting and promoting diversity of cultural expressions.

The purpose is to push for the full realization of human rights and fundamental freedoms proclaimed in the Universal Declaration of Human Rights, the relevant ministry has stated

The Minister for Information, Culture, Art and Sport, Dr Harrison Mwakembe (pictured), said yesterday that by next April the report will be complete and ready for use by the culture and creative industry sector in



As we all know Tanzania is the scene of a vibrant creative sector with a variety of festivals. This project aims to enhance the potential of this sector for sustainable development

the country and globally as well.

In a speech, read on his behalf by Dr Kiagho Kilonzo, Executive Secretary of the Tanzania Film Board, the minister said that one objective of the convention is to protect and promote the diversity of cultural expressions. It also aims at creating conditions for cultural flourishing and interacting in a mutually beneficial manner.

Dr Kilonzo spoke during the opening of an awareness raising and consultation workshop on the UNESCO Convention of 2005 on the diversity of cultural expression, and the launching of the Swedish Development Cooperation Agency (SIDA) II project.

The diversity program was organized by the ministry and the UNESCO Regional Office for Eastern Africa supported by SIDA II project.

Torso Santos, the UNESCO representative in Dar es Salaam, said that Tanzania's report on progress in the implementation of the convention will contribute to the global report on the 2005 culture convention, with

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Tanzania improves ease of doing business, ranking fourth in EAC



Prime Minister Kassim Majaliwa and Russian President Vladimir Putin exchange greetings at a reception to welcome African Heads of State to the historic two-day (Wednesday and yesterday) Russia-Africa summit held in the Russian Black Seas coastal city, Sochi, on Wednesday. The PM represented President John Magufuli. The event was expected to see more than 3,000 delegates from across Africa and Russia deliberate on issues ranging from nuclear energy to mineral extraction. Putin said the summit would discuss politics and business 'worth billions of dollars'. Sources said all 54 African states were represented at the summit, among them 43 heads of state or government. Photo: PMO

A statement released by the World Bank headquarters in Washington said economies in Sub-Saharan Africa continued to improve their business climates, with the region's largest economy, Nigeria, earning a place among the year's top global improvers, alongside Togo

By Guardian Reporter

TANZANIA has made some improvement in the latest World Bank's ease of doing business ranking released yesterday, shifting from 144 out 190 countries surveyed last year to 141, and fourth in the East African region after Rwanda, Kenya and Uganda.

Rwanda is ranked 29 among 190 economies included in the report, an improvement from 41st position in the previous report. Kenya improved significantly to 61 in 2018 from 80 in 2017.

Uganda however has slipped to 127 in the 2018 survey from 122 in 2017 rankings, while Burundi declined to 168 in 2018 rankings from 164 in 2017.

After the release of last year's report, the government implemented a number of reforms aimed at improving ease of doing business in the country including addressing bureaucracy, changes in various laws to remove multiple regulation, eliminating nuisance taxes and fighting corruption.

Among the reforms include the recent merger of roles of the Tanzania Bureau of Standards (TBS) and the then Tanzania Food and Drugs Authority (TFDA) whose food regulation role has been transferred to TBS and was renamed the Tanzania Medicines and Medical Devices Authority (TMDA).



The region conducted the most reforms in starting a business, dealing with construction permits and getting credit, with twelve reforms in each area. Thanks to initiatives led by the Central African Economic and Monetary Community, getting credit became easier in several economies in the region

The government has also introduced a blueprint to enhance a conducive business environment by carrying out holistic regulatory reforms. The blueprint seeks to put in place a framework for addressing regulatory hurdles and create a smart, functional and fair business regulatory regime.

A statement released by the World Bank headquarters in Washington said economies in Sub-Saharan Africa continued to improve their business climates, with the region's largest economy, Nigeria, earning a place among the year's top global improvers, alongside Togo.

Economies of the region enacted 73 reforms in the 12 months leading to May 1, down from a record high of 108, and the number of countries implementing at least one reform declined to 31 from 40. The regional average ease of doing business score was 51.8 on a scale of 0 to 100, below the Organisation for Economic Co-operation and Development (OECD) high-income average of 78.4 and the global average of 63.0.

Togo is on the list of top improvers for the

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Noise pollution disturbs newborns most - NEMC

By Guardian Correspondent, Mbeya

NEWBORNS in Tanzanian cities are the most affected by increasing noise pollution in major cities and towns blamed on prayer houses and music from entertainment joints located in residential areas.

Speaking here yesterday, the Director General of the National Environment Management Council (NEMC) Dr Samuel Mafwenga said his office has received 600 formal complaints since January with the majority of cases showing health effects on newborns.

"The pollution causes a lot of inconvenience



The pollution causes a lot of inconvenience and health consequences on newborns whose organs, especially ears are delicate

and health consequences on newborns whose organs, especially ears are delicate," he said.

Dr Mafwenga narrated one incident in which a newborn suffered hearing loss and it was later established in hospital that its cochlear was damaged due to noise pollution.

Experts say that exposure to noise pollution during pregnancy and after delivery may result in high-frequency hearing loss in newborns, growth retardation, cochlear damage, premature birth and birth defects.

The NEMC chief executive said most complaints point accusing fingers at houses

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CCM pushing for lifting sanctions on Zimbabwe

By Henry Mwangonde

CHAMA Cha Mapinduzi (CCM) yesterday said it will spearhead a regional and continental push for the lifting of sanctions slapped on Zimbabwe by Western countries.

Addressing reporters in Dar es Salaam yesterday, the party's Vice Chairman (Mainland) Philip Mangula (pictured) said this is a continuation of its record of leading the struggle for liberation of southern African



countries from the 1960s to the early 1990s when apartheid ended in South Africa.

"We successfully led a political struggle. We are now going to lead the second liberation, of economies," he said.

Mangula said at a meeting of liberation political parties last month in Zimbabwe it was agreed that 25th October each year should be set out as a special regional day to call for unconditional lifting of sanctions against the southern African country.

He said CCM believes that continued economic sanctions on Zimbabwe were discriminatory acts against post-minority rule authorities, saying the people of Zimbabwe have suffered enough.

Zimbabwe's High Commissioner to Tanzania

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Tanzania Film Board executive secretary Dr Kiango Kilonzo presents a certificate to UNESCO's Maximilian Chami (L) in Dar es Salaam yesterday for participating in consultations on the UNESCO 2005 Convention on the protection and promotion of the diversity of cultural expressions. Others at the high table: UNESCO Representative Tiroso Dos Santos (R) and the Ambassador of Sweden to Tanzania, Andres Sjoberg. Photo: Guardian Correspondent

Noise pollution disturbs newborns most - NEMC

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of prayer in residential areas where preachers and adherents use loud speakers, while bars in residential areas also play loud music, sometimes well beyond midnight.

He affirmed that the complaints also decry ad hoc public address system

mounted on vehicles advertising events that come with loud music that is disturbing instead of entertaining.

"We are working on the complaints we have received; we slap the offenders with fines and those who do not pay are taken to court in line with existing legislation," he specified.

Fines for noise pollution offences

range between 200,000/- to one million depending on the gravity of that offence.

He called upon city residents who are affected by noise pollution to come out and report to NEMC offices for action.

Newborns and other children are not the only affected group as even adults

are not safe. Health experts warn that noise pollution affects both health and behavior.

Unwanted sound can damage physiological health by causing hypertension, high stress levels, tinnitus, hearing loss, sleep disturbances and other harmful and disturbing effects, experts caution.

High fodder costs cited as cause for poor milk yields

By Guardian Correspondent, Moshi

HIGH costs for pastures and poor incomes for livestock owners in the northern regions of Kilimanjaro, Arusha, Tanga and Manyara are cited as main cause for poor dairy yields.

Speaking to this paper about the development in the dairy sector, the Chairman of Mwika Development Trust Fund (MWIDEFU) Freckson Mlay said researches made showed that poor cow feeding is the reason for the fall of milk production.

He said: "Small milk yields for keepers at household level is caused by high costs for fodder and little know-how on sustainable development of dairy cattle keeping. And that is another reason for their failing to drink 200 litres of milk per person per year."

For many livestock keepers especially in Kilimanjaro Region they fail to feed their cows with quality fodder hence they end up with poor milk yields.

Mlay said on average there are cows

in the country that produce 5 litres of milk per day, as compared 30 litres in other countries.

He said after identifying this challenge, MWIDEFU has started to educate cattle keepers to start growing animal feed and use them during dry seasons when there is scarcity for animal fodder.

Mlay also explained that apart from this challenge some of the experts have little capability especially in technology in operating modern milk processing plants as well as little knowledge in finding markets.

Mwidefu's adviser and expert in cows' diseases Dr Sadikieli Kimario said the Mwika centre has spent 250m/- to assist keepers of dairy cows including expertise in better dairy keeping.

Due to challenges that result in poor milk production cow keepers in the northern regions have been advised to employ more technology to reverse the trend.

Govt preparing report on protecting the diversity of cultural expressions

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its four-yearly updates.

"As we all know Tanzania is the scene of a vibrant creative sector with a variety of festivals. This project aims to enhance the potential of this sector for sustainable development," the representative noted.

Santos elaborated that SIDA II aims at strengthening capacities of government and civil society actors to monitor and report on policies and measures that protect and promote the diversity of cultural expression.

For his part, the Swedish Ambassador to Tanzania, Anders Sjoberg, said that the launched project is being implemented in 16 countries with financial support from Sweden.

"Sweden has been deeply involved in the process leading up to the creation of the convention and we consider it to be a most significant platform for work in the field of cultural diversity," the envoy noted.

There is still a huge gender gap in most cultural fields around the world and it must therefore be repeatedly addressed, he stated.

Artistic freedom is similarly a global challenge and the right of artists to express themselves freely is under threat worldwide, he specified.

"We need to work more strategically to reduce the vulnerability of these individuals for example by strengthening judicial ability to act as well as to better support those affected," he added.



Foreign Affairs, East Africa, Regional and International Cooperation minister Prof Palamagamba Kabudi inspects an honour guard mounted by members of the Tanzania People's Defence Forces in Dodoma city yesterday to mark the 74th anniversary of the United Nations. Photo: Correspondent Ibrahim Joseph

FROM PAGE 1

Brigadier General, Anselem Sanyatwe, said the sanctions have had a big impact on the people of Zimbabwe.

Southern African Development Community (SADC) member countries will today join the international campaign calling for the removal of sanctions against Zimbabwe.

The European Union imposed

CCM pushing for lifting sanctions on Zimbabwe

sanctions on Zimbabwe in 2002, citing widespread harassment of independent media and intimidation of political opponents. The sanctions include an international arms embargo, wide-ranging assets freeze and a travel ban on Mugabe-era government officials to EU countries.

The sanctions, imposed over alleged

Tanzania improves ease of doing business, ranking fourth in EAC

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second year in a row thanks to reforms lowering fees for construction permits and streamlining property registration procedures, among other measures. Nigeria conducted reforms impacting six indicators, including making the enforcement of contracts easier, which placed the 200 million people economy among the world's top improvers.

Kenya carried out six notable reforms, including improving the reliability of its electricity supply and introducing an online system for social security contributions, positioning it third in the regional rankings, behind Mauritius and Rwanda. With four reforms implemented this year, Mauritius remains the easiest place to do business in the region, ranking 13th globally. Among other reforms, the country made resolving insolvency easier and improved contract enforcement.

Elsewhere, Cape Verde and Eswatini each carried out four reforms, a record for both. Zimbabwe improved in five areas measured by Doing Business while the Democratic Republic of Congo, Gabon and Rwanda advanced in three. Due to active reform efforts, scores for Niger and Senegal improved significantly.

"The region conducted the most reforms in starting a business, dealing with construction permits and getting credit, with twelve reforms in each area. Thanks to initiatives led by the Central African Economic and Monetary Community, getting credit became easier in several economies in the region," the report noted.

The region's economies performed best in starting a business and getting credit, with three economies - Kenya, Rwanda and Zambia - ranking among the world's top 10 in the latter category. On average, it now takes around 20 days and costs 33.5 per cent of income per capita to start a new business in the region, substantially

faster and less expensive than the 62 days and 305% of income per capita it took in 2003.

"With reforms led by the Organization for the Harmonization of Business Law in Africa last year and the Central African Economic and Monetary Community this year, economies in Sub-Saharan Africa have demonstrated how regional cooperation can help to effectively improve the business climate," said Santiago Croci Downes, programme manager of the Doing Business unit.

Despite advancements, the pace of reforms across the region has slowed overall, and there is scope to improve performance, reform impact, and implementation, it said.

Only two Sub-Saharan African economies rank in the top 50 in the ease of doing business rankings while most of the bottom 20 economies in the global rankings are from the region. South Africa implemented a single reform this year and four in the past five years, indicating the difficulty it faces in that regard.

Liberia has implemented only three reforms in the past five years, while Burundi, the Central African Republic and Namibia have implemented only four.

Compared to other parts of the world, Sub-Saharan Africa still underperforms in several areas. In getting electricity, for example, businesses must pay more than 3,100 per cent of income per capita to connect to the grid, compared to just over 400 per cent in the Middle East and North Africa or 272 per cent in Europe and Central Asia. When it comes to trading across borders and paying taxes, businesses spend about 96 hours to comply with documentary requirements to import, versus 3.4 hours in OECD high-income economies, and small and medium-size businesses in their second year of operation need to pay taxes more than 36 times a year, compared to an average of 23 times globally.

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Simiyu regional commissioner Anthony Mtaka (L) in tête-à-tête in Simiyu yesterday with Anthony Mavunde, Deputy Minister of State in the Prime Minister's Office (Youth, Labour, Youth and Employment) at a Legal Aid Week event. The celebrations climax today. Photo: Guardian Correspondent

By Guardian Reporter

Councils directed to open special bank accounts for community development

THE Minister of State in the President's Office (Regional Administration and Local Government) Selemani Jafo has given one month to all the Councils in the country to open special bank accounts for money for the development of youth, women and the disabled.

Speaking yesterday at the closing of the forum for experts in the community development sector in Dodoma, Jafo also called on the experts to oversee the exercise that has to be completed within one month. He said: "Come November 30 every Council in the country has to have this bank account because the present arrangement shows as if the money intended for the purposes float

in the air."

Jafo said without such bank accounts the government faces challenges in evaluating the money received.

Apart from the directive, Jafo also said for the society to attain the required transformation the need to employ experts in community development is unavoidable at the moment as the country gears itself for industrial revolution.

In his speech the Permanent

Secretary at the Ministry of Health, Community Development, Gender, Elderly and Children (responsible for Community Development, Gender, Elderly and Children) Dr John Jingu said the forum had spurred a great debate in the mobilizing the society to bring about their own development through the use of various slogans, and added that the forum will make the experts see themselves as a mobilizing mechanism.

In the meantime PORALG's Director

of Policy and Planning, John Miyao Cheo who represented the ministry's Permanent Secretary at the forum called on the community development experts to rally the wananchi to vie for leaderships' posts in the coming civic elections.

Experts in the community development sector met in Dodoma for their four-day annual general meeting to evaluate their role in community development.

Tanzania tops SADC region on dedicated conservation efforts

By Correspondent Marc Nkwame, Arusha

MINISTERS overseeing the Environment, Natural Resources and Tourism dockets in the 16 Southern African Development Community (SADC) member-states are today wrapping up eight days of deliberations at a meeting in progress here whose thrust is on trans-territory issues relating to joint conservation initiatives.

Vice President Samia Suluhu Hassan is expected to grace the climax of the meeting, taking place at the Arusha International Conference Centre, with the ministers coming up with resolutions on the way forward in protecting, conserving and nurturing natural resources and wildlife across the region.

Prof Adolf Mkenda, Permanent Secretary in the Natural Resources and Tourism ministry, has said Tanzania tops the SADC region when it comes to dedicating chunks of land to conservation.

The 16 member states making up the SADC region envelops some 420,000 square kilometres of communal land, 188,000 square kilometres of commercial land, and some 420,089 square kilometres of state land for sport hunting.

Tanzania itself has set aside over 35 percent of its total country area for conservation.

The newly established, Tanzania Wildlife Management Authority (TAWA) runs 28 game reserves and 46 Game Controlled Areas, that so far cover over 200,000 square kilometres of land.

Tanzania also has 21 National Parks managed under TANAPA across the nation together comprise an area of nearly 60,000 square kilometres in total, while the Ngorongoro Conservation Area itself lies in an area measuring 8292 square kilometres.

But in addition to National Parks,

Game reserves, Game Controlled and Conservation Areas, Tanzania is establishing community based Wildlife Management Areas (WMA) where villages pool land to create areas in which wildlife can thrive so that local residents could benefit from tourism activities.

Currently there are 38 WMAs countrywide at different stages of development of which 17 WMAs have attained Authorized Association (AAS) status. These will further add more land for wildlife in Tanzania.

Tanzania has also gazetted nearly 20 million hectares of forests as forest reserves and 4.1 million hectares of this are managed under Participatory Forest Management.

Previously during the ongoing sessions, the Permanent Secretary in the Vice President's Office (Environment Division) Joseph Malongo, had expressed concern that out of the 16 SADC member states only three countries have ratified the protocol on joint environment protection in the region ever since the document sailed back in 2014.

"It is only Zambia, Mozambique and South-Africa, that have ratified the joint protection of environment and natural resources for the SADC region," revealed Mr Malongo who also pointed out that the countries share a number of important features such as lakes, rivers and forests.

The Arusha meetings have also taken into consideration international concerns such as issues regarding global warming and climate change and how the SADC countries can help address them.

"It is only Zambia, Mozambique and South-Africa, that have ratified the joint protection of environment and natural resources for the SADC region"

Enabel

The United Republic of Tanzania
Ministry of Water and Irrigation
Water and Sanitation Kigoma Region
(WASKIRP) TAN 1403211
Lake Tanganyika Basin Water Board Offices
P. O. Box 24, Kigoma



REQUEST FOR PRICE QUOTATION

The Kingdom of Belgium through Enabel and the Government of Tanzania through the Ministry of Water, are implementing a water and sanitation project in Kigoma region. This is a 5-year project which runs through to June 2022 and aims to promote provision of sustainable water supply services in the region. This intervention has three key result areas namely: 1) sustainable water supply operations and maintenance, 2) water supply scheme rehabilitation and extension and 3) promotion of safe hygiene practices in domestic water management. Under the second result area, the Water and Sanitation Kigoma Region Project (WASKIRP) is now requesting qualified consultants to provide design services for a proposed water supply scheme at Mwayaya Village in Buhigwe District.

Objective of the consultancy

Successful consultants will undertake studies to design Mwayaya pumping scheme to meet fully present and future drinking water demand of the village. The design horizon is 2029. The scope of the assignment will include:

- Carrying out pre-study and inception activities
- Undertake technical studies, preparation of detailed of engineering designs for the intake, rising and gravity mains, storage tanks, and distribution network.
- Produce tender documents for solicitation of works
- Participate in the tendering processes.

Qualifications and experience required:

The consultant shall provide a team of experts all of whom shall be adequately qualified and experienced in their respective fields and be eligible for registration with the relevant local and/or international professional bodies. It is expected that the Team Leader shall possess a MSc. Degree in Civil Engineering/Water Supply Engineering or a BSc. Civil Engineering/Water Supply Engineering with at least 15 years of experience in water supply.

Closing of the call for price quotation: Tuesday, 5 November 2019.

For more details on the assignment and the method of application, please follow the link below: <https://btctanzania.wordpress.com/>

21547202



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REQUEST FOR PROPOSALS (RFP)

TENDER TITLE: CONSULTANCY TO DEVELOP AND DELIVER HIGH-IMPACT AND EXPERIENTIAL LEADERSHIP, MANAGEMENT AND PERSONAL SKILLS DEVELOPMENT PROGRAMMES

TENDER NUMBER: PRQ20190490

TradeMark (Trade and Markets) East Africa is an aid-for-trade organisation that was established in 2010, with the aim of growing prosperity in East Africa through increased trade. TMEA operates on a not-for-profit basis and is funded by the development agencies of the following countries: Belgium, Canada, Denmark, European Union, Finland, Ireland, Netherlands, Norway, United Kingdom and United States of America. TMEA works closely with regional intergovernmental organisations, including the African Union (AU), East Africa Community (EAC), Common Market for East and Southern Africa (COMESA), national governments, the private sector and civil society organisations.

TMEA is seeking proposals from qualified consultancy firms/consortiums to provide Consultancy Services to develop and deliver high-impact and experiential Leadership, Management and Personal Skills Development Programmes.

The tender documents can be obtained at <http://www.trademarka.com/get-involved/procurement/>. All queries, quoting the Tender Title and Number, in the email subject should be emailed to procurement@trademarka.com.

Interested and qualified firms/consortiums MUST submit separate technical and financial proposals via TMEA procurement mailbox at the address procurement@trademarka.com. All attachments must be 10 MBs or less. The closing date for submissions is 10.00 a.m. (Kenya Time) on Friday, 22nd November 2019.

TMEA cannot answer any query relating to this tender seven (7) days or less prior to the submission deadline.

21547201

Government committed to working with UN - Kabudi

By Polycarp Machira, Dodoma

THE government yesterday reiterated its commitment to work together with United Nations (UN) and its agencies, vowing not to be distracted by those who undermine efforts of the global body.

Minister for Foreign Affairs and East African Cooperation, Prof Palamagamba Kabudi made the remarks here, adding that there are some people who want the rest of the nations to believe that UN is irrelevant and do not deserve any cooperation.

Speaking while officiating at the United Nations Day, nationally celebrated in Dodoma city, the minister said: "Tanzania supports UN and its agencies for it is critically important now than it was during the cold war and we support reforms by the secretary general."

He called on Tanzanians to ignore those who want people to believe that climate change, among other issues that UN agencies advocate for are not real.

The minister told the gathering that had it not be for his position he would have mentioned countries that downplay good work done by UN.

Palamagamba noted that it is sad that those countries at some point received a lot of support from the organisation only to turn against it at this time when the world is facing serious challenges like terrorism, piracy and many more.

According to the minister, Tanzanians should rally behind the organisation and its agencies for the good work they do to save the world from problems that existed 74 years ago.

Speaking about the UN's 74th anniversary, the minister said this year's theme: 'Women and Girls at the Forefront of Achieving the SDGs' is in line with the ideologies of the father of the nation, Julius Nyerere as indicated in the Arusha Declaration.

He said Tanzanians should be proud for what Nyerere stood for which basically championed for equality for all people. "All these listed under the SDGs are not new to Tanzanians and

no one should lecture us on things our nation stood for over 42 years ago," he said.

United Nations Population Fund (UNFPA) Representative, Jacqueline Mahon while speaking on behalf of the UN organisation in Tanzania said the day marked renewal of the long-standing collaboration between the government and people of Tanzania, development partners and the United Nations.

"By marking this day jointly we re-enforce our partnership and strengthen the commitment for the successful implementation of the United Nations Development Assistance Plan II and the second Five-Year Development Plan, and the realization of the 17 Sustainable Development Goals (SDGs).

She thanked the government for continuing to receive and host refugees from neighbouring countries, noting that the situation presents to Tanzania several challenges.

Mahon presented the UN Secretary General's message for the UN Day, saying the day highlights the enduring ideals of the charter, which entered into force on the date 74 years ago.

He also noted that amid stormy global seas, the charter remains shared moral anchor, noting that at this time of turbo-charged change, the UN remains focused on real problems of real people.

"We are working for fair globalisation and bold climate action, we are pushing for human rights and gender equality and saying no to hatred of any kind," read part of the SG's message.

He also noted that the UN itself is becoming ever more agile and accountable as it enhances support to countries.

However, UNFPA boss stated that UN in Tanzania continues to work closely with the government and other partners to accelerate progress on SDG 5 which calls for gender equality and empowering all women and girls and to ensure that women and children are guaranteed healthy lives free from violence, education and full social inclusion.



Donatus Richard (R), NMB Bank Plc's head of business banking, listens to NMB 'Wakala' agent Mohamed Mussa at one of the bank's branches in Dar es Salaam yesterday in marking October as Customer Service Month by "making a difference to customers". Photo: Guardian Correspondent

By Guardian Correspondent, Kyela

MORE than 200 people have been nabbed by the police in Mbeya Region at Tanzania-Malawi border in Kasumulu, Kyela District allegedly for conducting currency exchange business illegally.

They were arrested on Wednesday following an operation by members of police in collaboration with Bank of Tanzania (BoT) officials and others from security services who simultaneously raided various areas of the town.

Those nabbed were found with more than 100m/- currency of various countries including Malawian kwacha and US dollars which they were

200 arrested in Mbeya over 'illegal currency exchange'

exchanging illegally.

The Mbeya Regional Police Commander SACP Ulrich Matei who led the operation said the business is illegal according to the country's currency exchange laws.

He said some of the traders had cheated the police when they said they were only dealing in mobile money transfer business while in actual fact they were dealing with exchange of

currency as well.

He called on all traders to go about their businesses by following the laws and other procedures as whoever wants to exchange money should go to the fully licensed bureaux du change.

Councilor for Njisi Ward Omary Mwinjuma said residents in his ward who transact such business lack adequate education on currency

exchange laws hence asked the government to continue educating them.

He said: "This business has been going on for a long time and we were not aware of the new procedure in currency exchange, hence notwithstanding their arrests the government should educate them on the appropriate places to change their money."



A section of downtown Dar es Salaam's Indira Gandhi Street decorated with flags for almost a week now in preparation for Maulid Day celebrations to be held early next month. Photo: John Badi

Appeal for more research on GBV

By Guardian Reporter, Moshi

THE government says there is a need for fresh evaluation countrywide on the level of gender based violence (GBV) because data from the research done by World Health Organisation (WHO) in partnership with the government issued five years ago has failed to prove their validity in the current situation.

The Commissioner of Community Development from the Ministry of Health, Community development, Gender, Elders and Children Dr Naftali Ng'ondi said the need is significant following the increase of acts of sexual violence to children.

Ng'ondi was speaking at the annual general meeting of the national forum of Tanzania Association of Social Workers (TASWO) taking place in Moshi.

He said: "From the research conducted in 2011 by Tanzania government and WHO, we need to do another evaluation to see whether the situation is deteriorating or not, following various efforts made in alleviating the situation."

The report issued this week by TASWO Secretary General Furaha Dimitrios explains that the situation is critical in the Moshi Municipality in Kilimanjaro Region where from January to September this year 157 children were reported to have undergone various forms of violence.

In the report, 52 children of these children were sexually abused equivalent to 33 percent.

A representative from the Ministry of Health, Community development, Gender, Elders and Children Leonard Mchau

who is also the Administrative Director and human Resources Manager said the government is currently doing all it can to ensure the formation of Board of Experts in the Community Development to bring together experts from the government and the private sector.

In different occasions this week some of the parents and teachers called at the forum - Hamza Mrutu from Njoro ward and a teacher from Chemchem Primary school Emmy Shughuru explained the incident on how four students out of seven from the school who were raped and sodomised and the suspect not arrested so far even though he had been identified.

For the two days they were in Moshi for the preparation of the forum, TASWO were able to visit six schools with a total of 2,000 students and talked to them whether they were sexually abused while in the school or outside so that they get counseling.

Many research findings shows many children who are GBV victims come from families whose members do not enjoy good relations.

The forum brought together more than 250 community development officers from all over the country, stakeholders from civil society including ABBOT Fund, JSI, Pact Tanzania, SOS, CSEMA, and officials from the Ministry of Health, the President's Office and TAMISEMI.

Others were from the University of Dar es Salaam (UDSM), Mwenge Catholic University (MWECAU), Community Development College and Open University of Tanzania (OUT).

'ICT professionals significant in pushing forward industrial development agenda'

By Getrude Mbagu

MINISTER for Works, Transport and Communications, Eng Isack Kamwelwe has urged local experts in the Information and Communication Technologies (ICT) to be innovative and come up with modern software that will be used in various public institutions hence rescue millions of shillings spent in purchasing the technological products abroad.

According to Kamwelwe, ICT's software in most of the public institutions are being purchased abroad and installed by foreign

experts something which is costly to the country.

Inaugurating the 3rd Tanzania annual ICT Conference in Dar es Salaam yesterday the minister noted that, even with the booming growth of the ICT sector, the country is yet to utilise fully the potential available in the sector.

"ICT professionals have a very big role to play in pushing our economic and industrial development agenda forward, my plea is for you to ensure that you make well use of the skills and knowledge, produce as more quality ICT products for local use as possible," he said.

He said the government will continue improving environment to ensure that all ICT professionals are formally recognised and supervised to bring positive impacts in the country.

The minister also appealed for ICT experts and stakeholders in the country to collaborate and work hard in a bid to enable the government achieve its objectives of industrialisation and middle income country by 2025. He said that as Tanzania transforms to industrial economy, inclusivity of the entire community is necessary and ICT has a key contribution in it.

For his part, the Acting Director General of the ICT Commission Samson Mwela underscored the need for the formation of a special law to govern ICT sector and its professionals for the betterment of the country.

He said that the commission has initiated a process to institute a professional body to regulate the Information and Communication Technology (ICT) profession in order to enable the sector contribute more in the economy growth as well as fight various challenges including cybercrime.

Mwela said that the conference seeks to

strengthen the synergy between the Tanzanian ICT Professionals, government, young entrepreneurs and the ICT Business community towards the advancement of ICT competency and business development in Tanzania.

"The conference outcome will help to build a strong and competitive ICT industry in Tanzania that significantly contributes to socioeconomic development of the country," he said.

He added that this year conference with a theme "ICT for inclusive industrial Economy" has brought delegates from Estonia, Kenya, Rwanda and Ireland.



UNITED BANK FOR AFRICA (TANZANIA) LIMITED

FINANCIAL STATEMENTS FOR THE QUARTER ENDING 30-09-2019

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2019

(Amounts in million shillings)

	Current Quarter 30-Sep-19	Previous Quarter 30-Jun-19
A. ASSETS		
1 Cash	3,054	4,415
2 Balances with Bank of Tanzania	12,464	151,138
3 Investments in Government securities	92,562	45,849
4 Balances with other banks and financial institutions	5,638	4,950
5 Cheques and items for clearing	-	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	83,014	45,921
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	33,573	32,487
12 Other assets	5,483	4,900
13 Equity investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	1,318	1,389
16 TOTAL ASSETS	237,106	291,240
B. LIABILITIES		
17 Deposits from other banks and financial institutions	-	-
18 Customer deposits	118,784	189,108
19 Cash letters of credit	-	-
20 Special deposits	16,582	16,640
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	45	10
23 Accrued taxes and expenses payable	2,411	1,851
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	1,825	681
27 Other liabilities	851	1,087
28 Borrowings	76,824	62,785
29 TOTAL LIABILITIES	217,325	272,181
30 NET ASSETS/(LIABILITIES) (16 minus 29)	19,781	19,058
C. CAPITAL AND RESERVES		
31 Paid up share capital	31,420	31,420
32 Share Premium	29,104	29,104
33 Retained earnings	(42,164)	(42,459)
34 Profit (Loss) account	1,423	701
35 Other capital accounts	-	-
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS FUNDS	19,781	19,058
38 Contingent liabilities	847,525	859,254
39 Non performing loans & advances	232	1,163
40 Allowances for probable losses	592	1,446
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	8%	7%
(ii) Non performing loans to total gross loans	0.68%	3%
(iii) Gross loans and advances to total deposits	25%	17%
(iv) Loans and Advances to total assets	14%	11%
(v) Earning Assets to Total Assets	88%	43%
(vi) Deposits Growth	-34%	318%
(vii) Assets growth	-19%	128%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH SEPTEMBER 2019

(Amounts in million shillings)

	Current Quarter 30-Sep-19	Comparative Quarter 30-Jun-19	Current Year Cumulative 30-Sep-19	Comparative Year Cumulative 30-Sep-18
1 Interest Income	4,063	2,132	8,092	6,472
2 Interest Expense	(1,400)	(851)	(2,323)	(2,329)
3 Net Interest Income (1 minus 2)	2,664	1,281	5,769	4,142
4 Bad Debts Written Off	(181)	-	(181)	(5)
5 Impairment losses on loans and advances	-	-	-	-
6 Non-Interest Income	1,811	2,742	6,752	3,398
6.1 Foreign currency dealings and transition gains/(losses)	320	308	1,037	600
6.2 Commissions and fees	1,474	2,412	5,622	2,272
6.3 Dividend income	-	-	-	-
6.4 Other operating income	17	42	92	525
7 Non-Interest Expenses	(3,571)	(3,384)	(10,307)	(10,130)
7.1 Salaries and other staff benefits	(1,669)	(1,542)	(4,709)	(4,555)
7.2 Fees and Commissions	(319)	(361)	(947)	(1,033)
7.3 Other operating expenses	(1,584)	(1,482)	(4,651)	(4,542)
8 Operating Income/(Loss)	723	640	1,423	(2,595)
9 Income tax provision	-	-	-	-
10 Net Income/(Loss) After Income Tax	723	640	1,423	(2,595)
11 Other comprehensive income (Itemized)	-	-	-	-
12 Total Comprehensive Income/(Loss) for the year	723	640	1,423	(2,595)
13 Number of employees	117	114	117	105
14 Basic Earning Per Share	115	105	226	(413)
15 Number of branches	4	4	4	4
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.27%	0.23%	0.27%	-1.73%
(ii) Return on Average Shareholders' Fund	3.72%	3.46%	3.72%	-13.34%
(iii) Non Interest Expense to Gross Income	60.79%	69.14%	60.79%	102.64%
(iv) Net Interest Income to Average Earning Assets	1.60%	1.03%	1.60%	3.08%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER 30TH SEPTEMBER 2019

(Amounts in million shillings)

	Current Quarter 30-Sep-19	Comparative Quarter 30-Jun-19	Current Year Cumulative 30-Sep-19	Comparative Year Cumulative 30-Sep-18
I. Cash flow from operating activities				
Net Income/(Loss)	723	640	1,423	(2,595)
Adjustment for:				
- Impairment/Amortization	82	3	82	429
- Net change in loans and advances	(885)	(2,793)	(885)	8,027
- (Gain)/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	(70,401)	156,485	(70,401)	11,170
- Net change in Short Term Negotiable securities	(44,722)	(9,798)	(44,722)	(6,818)
- Net change in other liabilities	(235)	230	(235)	1,397
- Net change in other Assets	(583)	205	(583)	568
- Tax paid	-	-	-	-
- Others (specify)	-	-	-	-
Net cash provided/(used) by operating activities	(118,022)	144,842	(117,322)	12,179
II. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(38)	(382)	(38)	(445)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	-	-
Net cash provided/(used) by investing activities	(38)	(382)	(38)	(445)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	14,041	5,923	14,041	10,234
Others	-	-	-	-
Net cash provided/(used) by financing activities	14,041	5,923	14,041	10,234
IV. Cash and Cash equivalents:				
Net increase/(decrease) in cash and cash equivalent	(104,019)	150,402	(104,019)	21,948
Proceeds from sale of fixed assets	239,664	89,262	239,664	81,294
Cash and cash equivalents at the beginning of the quarter	135,645	239,644	135,645	103,242
Cash and cash equivalents at the end of the quarter	31,000	379,308	31,000	114,484

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2019

(Amounts in Million TZS)

	Share capital	Share Premium	Retained Earnings	Regulatory Reserve	General Reserve	Others	Total
Current Year 2019							
Balance at the beginning of the year	31,420	29,104	(42,568)	-	402	-	18,358
Profit/(loss) the year	-	-	1,423	-	-	-	1,423
Other Comprehensive income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-
Balance as at the end of the current period	31,420	29,104	(41,145)	-	402	-	19,781
Previous Year 2018							
Balance at the beginning of the year	31,420	29,104	(39,454)	-	351	-	21,421
Profit/(loss) the year	-	-	(3,048)	-	-	-	(3,048)
Other Comprehensive income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	(51)	-	-	-	(51)
Others	-	-	(16)	-	51	-	35
Share issued	-	-	-	-	-	-	-
Balance as at the end of the previous period	31,420	29,104	(42,568)	-	402	-	18,358

Name and Title	Signature	Date
1 Usman Isiaka Managing Director / CEO	Signed	25th September 2019
2 Chomete Hussein Chief Finance Officer	Signed	25th September 2019
3 Joseph Ringa Country Head, Internal Audit	Signed	25th September 2019

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

Name and Title	Signature	Date
1 Amb. Tuvako Manongi Director	Signed	25th September 2019
2 Emeke Iweriebor Director	Signed	25th September 2019

UNITED BANK FOR AFRICA (TANZANIA) LIMITED MINIMUM DISCLOSURE OF CHARGES AND FEES

S/N	ITEM/TRANSACTION	RETAIL	CORPORATE	SECTION E	ASSET BANKING
SECTION A. SAVINGS ACCOUNTS					
1 FREEDOM SAVINGS					
	Required minimum opening balance	TZS 5,000	N/A		Loans
	Minimum operating balance	TZS 2,000	N/A		Processing fee
	Monthly maintenance fee	NIL	N/A		Insurance for personal loans
	Withdrawal Charges	NIL	N/A		Legal fees
					0.5% minimum of TZS 300,000
2 GENERAL SAVINGS					
	Required minimum opening balance	TZS 20,000	N/A		2%
	Minimum operating balance	TZS 5,000	N/A		
	Monthly maintenance fee	NIL	N/A		
	Withdrawal Charges @ Counter	TZS 1,000	N/A		
3 EMPLOYEE SAVINGS					
	Required minimum opening balance	TZS 15,000 USD 15	N/A		
	Minimum operating balance	TZS 2,000 USD 10	N/A		
	Monthly maintenance fee	NIL	N/A		
	Adhoc statement request	TZS 1,000/ PAGE	N/A		
	Withdrawal Charges @ Counter	TZS 1,000	N/A		
4 SAVINGS ACCOUNT INDIVIDUALS					
	Required minimum opening balance	15,000	N/A		
	Minimum operating balance	5,000	N/A		
	Monthly maintenance fee	NIL	N/A		
	Withdrawal Charges @ Counter	TZS 1,000	N/A		
5 SAVINGS ACCOUNT SALARY					
	Required minimum opening balance	15,000	N/A		
	Minimum operating balance	5,000	N/A		
	Monthly maintenance fee	NIL	N/A		
	Withdrawal Charges @ Counter	TZS 1,000	N/A		
6 SAVINGS ACCOUNT DOMICILIARY					
	Required minimum opening balance	USD 10	N/A		
	Minimum operating balance	USD 5	N/A		
	Monthly maintenance fee	NIL	N/A		
	Withdrawal Charges	TZS per transaction	N/A		
	Closing account	USD 5	N/A		
7 CARE CHILDREN SAVINGS					
	Required minimum opening balance	TZS 20,000 USD 15	N/A		
	Minimum operating balance	TZS 20,000	N/A		
	Monthly maintenance fee	NIL	N/A		
	Withdrawal Charges	TZS 1,000	N/A		
	Penalty for overdraft account	PLR + 10%	N/A		
	Outward fund transfers (TZS Incoming)	MIN USD 50 in between 0.25% MAX USD 200	N/A		
	Inward fund transfers (TZS Incoming)	NIL	N/A		
	FOREX exchange	Favourable rates will be applied	N/A		
SECTION B. CURRENT ACCOUNTS					
1 INDIVIDUAL CURRENT ACCOUNT					
	Required minimum opening balance	TZS 30,000	TZS 100,000		
	Minimum operating balance	TZS 10,000	TZS 100,000		
	Monthly maintenance fee	TZS 10,000	TZS 12,000		
	Cash withdrawal at counter	1 PER MILLE	TZS A/C 1 PER MILLE		
	Closing account	TZS 10,000	TZS 10,000		
	Penalty for overdraft account	PLR + 10%	TZS A/C PLR + 10%		
2 DIPLOMAT ACCOUNTS					
	Required minimum opening balance	USD 200	N/A		
	Minimum operating balance	USD 100	N/A		
	Monthly maintenance fee	NIL	N/A		
	Cash withdrawal at counter	NIL	N/A		
	Closing account	NIL	N/A		
	Penalty for overdraft account	NIL	N/A		
	Outward fund transfers (TZS Incoming)	MIN USD 50 in between 0.25% MAX USD 200	N/A		
	Inward fund transfers (TZS Incoming)	NIL	N/A		
	FOREX exchange	Favourable rates will be applied	N/A		
3 MULTICURRENCY CURRENT ACCOUNT					
	Required minimum opening balance	USD 100/ EUR 100/ GBP 100	USD 100/ EUR 100/ GBP 100		
	Minimum operating balance	USD 100/ EUR 100/ GBP 100	USD 100/ EUR 100/ GBP 100		
	Monthly maintenance fee	USD 12 or its equivalent	USD 15 or its equivalent		
	Minimum search fees	USD 25/ EUR 25/ GBP 25	USD 25/ EUR 25/ GBP 25		
	Cash withdrawal	1% per transaction	1% per transaction		
	Cheque book - 25 LEAF	USD 10 or its equivalent	USD 10		
	Closing account	USD 10	USD 10		
	Penalty for overdraft account	PLR + 2%	PLR + 2%		
	Transfer from TZS to DOMICILIARY/ DOMICILIARY TZS	NIL	NIL		
SECTION C. CALL ACCOUNTS					
1 Call Accounts					
	Minimum opening balance	TZS 1,000,000	TZS 10,000,000		
	Minimum operating balance	TZS 1,000,000	TZS 10,000,000		
	Monthly Average balance requirement	Negotiable	Negotiable		
	Interest Rates	Negotiable	Negotiable		
2 Term Deposits					

TANESCO workers cheered, after they take power poles to Kisarawe school

By Guardian Correspondent, Kisarawe

WORKERS of the Tanzania Electric Supply Company (TANESCO) were cheered by villagers and students as they dropped electricity poles on surveyed route to Christon Boys Secondary School on the outskirts of Kisarawe town.

Shouts of joy and ululations were heard as the poles were offloaded from Tanesco trucks. "Power is coming, power is coming. This time Tanesco is serious," ran some of the chants.

The poles were ferried to the surveyed area in implementing an order given to Tanesco by the Deputy Minister for Energy, Subira Mgalu when she visited the school some two months back.

The minister called on Tanesco to connect the school to the national grid to save the school from unnecessary huge costs it incurs to run diesel generators.

"This is Magufuli era; power is reaching homes of the poor and the rich.

Electricity to us was a distant dream," said Idi Shabani, a villager who witnessed the pole offloading, adding that residents were thankful to Mgalu for giving the directive because they too will get electricity.

He also said power will open up the area to investors who will start agro-industries in the area and increase business opportunities.

The school's Headmaster, August Minja, was away and could not comment on the welcome development.

However, a Tanesco official on the scene said Tanesco was keen on implementing the deputy minister's directive by connecting the school to the national grid and supplying power to eligible new customers in area where the school is situated.

The school has a record of good academic performance at national level and is considered to be one of the best schools in Kisarawe District.

Power has been a chronic and the biggest hindrance to implementation of the school's extra-curricular projects.



Tanganyika Law Society lawyer Ally Kileo (L) presents a statement by civil society organisations and a trade union protesting the decision reached by the International Centre for Settlement of Investment Disputes (ICSID) to the effect that the Government of Tanzania should pay Standard Chartered Bank of Hong Kong USD 185 million in compensation for breach of an energy contract. Others - at the yesterday's event in Dar es Salaam - are National Union for Mines and Energy Workers of Tanzania (NUMET) secretary general Nicomedes Kajungu (C) and East African Civil Society Organisation Forum programme officer Lilian Alex. Photo: Correspondent Miraji Msala

By Guardian Correspondent, Ileje

MORE than 3,000 traders at Itumba main market in Ileje District in Songwe Region are in danger of being infected by waterborne diseases including cholera due to lack of sanitary services for more than 13 months, with many of them helping themselves in makeshift huts or at neighbours' houses.

Speaking to this paper yesterday at different times, some of the traders said even though they are in possession of entrepreneurs ID cards as well as paying for their trading licences includ-

3,000 traders at Ileje market lack latrine services

ing income tax, district council officials have ignored building them latrines at the market.

Sailas Donald a foodstuff trader at the market said for more than 13 months they have been with overflowing latrines and sometimes have to help themselves at neighbouring houses.

Isack Mussa, an Itumba resident said traders at the market are now a nuisance as sometimes they are chased

away by house owners in the proximity whenever they go and beg to use their latrines.

Ayenze Silwimba, another Itumba resident said Ileje District Council officials do not care about people's health, and added that what they know is to collect levies without building latrines at the big market and asked the central government to intervene to save the situation.

The Chairman of Itumba Market Watson Panja, confirmed of the awful situation saying for more than a year the traders and customers at the market have been without latrines. He said many of them go to nearby houses to help themselves where they are repeatedly chased away by their owners.

He said many times he has been complaining about the situation but

the District Executive Director has not seen the necessity of rectifying the situation, and they are now planning to go to the Regional Commissioner to air their complaints.

The Councilor for Itumba Ward Mohammed Mwala apart from acknowledging the situation, said he referred the issue to the Councilors' meetings and to the DED's office as well as the DC - they all know about the dire situ-

ation. Efforts to speak to the Ileje DED Haji Mnasi to comment on the issue were not successful after he said nobody can tell him what to do.

Ileje District is among the districts in the country with poor environmental pollution whereby last year the district's health officer closed DED's office after its latrines overflowed emitting bad smell.



Serengeti Breweries Ltd managing director Mark Ocitti addresses guests at the launch of the firm's redesigned logo held in Dar es Salaam on Wednesday. Photo: Guardian Correspondent

NGO donates sewing machines to girls who evaded FGM

By Guardian Correspondent, Serengeti

HOPE For Girls And Women Tanzania (HFGAW) a Tanzania NGO, has given free training in sewing and free sewing machines to 45 girls who ran away from their homes in Serengeti District, Mara Region to evade female genital mutilation (FGM) and child marriages.

The girls of 8 - 17 years of age at different times ran away from their parents and received at 'Houses of Hope' located in Serengeti and Butiama Districts for safe stay before they continued with their education.

This was revealed recently by HFGAW Managing Director Rhobi Samuel when educating the society the dangers of FGM and added that by every December, the organization receives girls who ran away from their homes to evade FGM and other acts of gender based violence.

She said: "During the FGM season (2017/18) after the formation of HFGAW we received 191 girls to whom offered psychological counseling as well as assisting them in their education from primary school up to higher learning institutions so as they can realize their dreams."

Winfrida Rhobi (16) is among these

1,500 girls." Rhobi said she started fighting against GBV in 2012 - even before the formation of HFGAW when she was visiting primary and secondary schools to give education on the dangers of FGM.

She added: "During the FGM season (2017/18) after the formation of HFGAW we received 191 girls to whom offered psychological counseling as well as assisting them in their education from primary school up to higher learning institutions so as they can realize their dreams."

Winfrida Rhobi (16) is among these

girls who failed to suppress her joy after receiving assistance from the NGO. She said after completing Std VII in 2018 her father wanted her to undergo FGM so that she gets married for money, she refused and went to inform the police where she received assistance.

The Head of Gender Desk at Mugumu Police Station Sijali Nyambuche said as of now FGM has declined as compared with the past because the desk, in collaboration with anti-FGM stakeholders have been making rounds in schools to give education on the subject in general.

Stakeholders stress need for industries' workable modality to protect environment

By Correspondent Crispin Gerald

THE government has been advised to come up with plans to enable industries to be resilient to climate change for sustainable economic growth instead of contributing to environmental pollution.

Executive Director for Forum CC, Rebecca Muna made the remarks in Dar es Salaam yesterday during the one-day stakeholder's session on the 25th conference of the Paris United Nations Framework Convention on Climate Change (UNFCCC) and meetings of the UNFCCC subsidiary bodies to be convened in Santiago, Chile. The meeting is popularly known as COP25.

FORUM CC organised the session to prepare Tanzanian Civil Society Organisations (CSOs) to contribute and influence negotiations at all relevant levels and come up with one COP25 position from Tanzania CSOs with one voice and message.

She underscored the need for preparation of a workable modality for industries that will help to keep the environment safe while at the same time making sure the economy grows for the benefit of all.

Muna said since the country does not have enough budgets for climate change mitigation; it has to control the number of industries to protect the environment.

Executive Director, Tanzania Forest Conservation Group (TFCG) Charles Meshack said to reduce the impact of climate change, water bodies must be conserved properly to support the development of Ruffiji hydro power project and others in the county.

He added that application of natural gas as a source of energy should be encouraged to reduce the use of charcoal and firewood that increases carbon gases.

Meshack insisted on investment of funds to conserve forest resources to protect ecological system that helps reduce greenhouse gases.

Manager from the National Environmental Management Council (NEMC) in the Eastern Zone, Eng Benjamin Mchwampaka said Tanzania is implementing a number of initiatives seeking to reduce emission of greenhouse gases, including the use of renewable energy for domestic use.

He said the government is seeking funds to implement several projects for climate change mitigation. He said NEMC has acquired \$ 5 million climate change adaptation funds and has welcomed several institutions to come up with workable ideas for implementing projects on the area.

Forum CC in partnership with Pan-African Climate Justice Alliance (PACJA) is implementing a project titled 'Deepening Civil Society Engagement in International Post-Paris Climate Change Dialogue and Response' funded by Swedish International Development Cooperation Agency (SIDA).

The project aims to enable civil society to catalyse change and ensure bottom-up, pro-poor and people-centered narratives form the basis for implementation of the provisions of the Paris Agreement, and more importantly the NDCs.

The Forum CC is also implementing other project titled 'Green and Inclusive Energy funded by Hivos' to enhance the government accountability on climate finance for decentralized renewable energy.

FORUM CC organised the session to prepare Tanzanian Civil Society Organisations (CSOs) to contribute and influence negotiations at all relevant levels and come up with one COP25 position from Tanzania CSOs with one voice and message.



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Saturday, 26th October 2019

8am (Tee Off)

A Day of Fun Activities Including:

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Golf Clinics for adults & kids by Pros! / Music & Dancing competition

Lots of Prizes for the Winners / Snacks & beverages



10,000/= PER PLAYER
(Registration Fee)

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FRIDAY 25 OCTOBER 2019

Taking A New Look
At The News
ESTABLISHED IN 1995

Legal ambiguity on children's rights, marriage will likely last much longer

JUBILATION was evident in legal circles in the gender rights movement in Tanzania earlier this week when they won a crucial appeal in relation to the rights of children. The government had lost an appeal on a High Court ruling prejudicial to the Marriage Act of 1971.

Many activist quarters expect the law itself to be revamped in the wake of this appeal being struck down and a High Court annulment of marriage below 18 years of age standing. That is what there is on the face of it, though not quite so in reality.

As a matter of fact, much headway has already been made to annul child marriage through free secondary education for all children, subject to the passing of the Standard VII examinations.

It is reported that parents wishing to marry off under-age girls commonly push the children to do badly in primary school leaving exams so as to prepare the road for marriage.

Thus, unless there is universal compulsory secondary school education for all children, it will be hard to actually stop child marriages merely by court fiat.

This educational avenue is the best route towards realising child rights advocacy goals instead of exclusive legal fraternities and organisations, as these are marked out by a cultural distinction of the source of their convictions.

The Law of Marriage Act sought to accommodate various sources of marriage authorisation - this including customary law, which is highly respected in Commonwealth law traditions.

The law of marriage was a continuation of this principle, and to that extent the court decisions both in 2016 and at present are largely in consonance with this maxim.

That is why the government has made efforts to make sure that every

girl child determined to study will do so and will not be forced into marriage, which would shatter the dreams of many a schoolgirl.

As for those who do not proceed with studies after Standard VII, the challenge of underage marriage is more of a health and psychological issue, which is relevant and urgent but is of a different order: it is visibly a line of demarcation.

The government doesn't have sufficient mobilisation space in that kind of territory relative to the number of girls wishing to attend secondary school.

When a girl child is done with primary school education and there no universal free secondary education is available on a compulsory basis, there will be a stretch of instances or incidents where parents may agree on a girl marrying.

As per High Court judgment in 2016 and its being upheld by the Court of Appeal now, the plaintiff stands to win the case if any underage marriage is contested in court.

However, the matter will not be that simple. Issues like where the plaintiff stands in that issue come in, for instance whether he or she is an interested party according to the 1971 Act.

What can be said is that a judicial roller coaster on that issue might not be the best way to go about it, and that is why the government appealed the 2016 High Court ruling.

The fact that the government lost the case doesn't mean that its arguments are invalid, as the harmony the law in question is meant to ensure remains a vital governance goal.

Therefore, it is of fundamental importance for the balance to hold - which is precisely why we see the legal ambiguity relating to children's rights, including marriage, lasting much longer than commonly thought.

Clarity of land policies, backing by case law vital for judicial integrity

ZANZIBAR President Dr Ali Mohammed Shein was on the podium on a regional event early this week, urging East African judges and senior magistrates to work together towards enhancing democratic governance.

He dwelt at length on the importance of protecting standards of integrity and ethical behaviour among professionals in the regional judicial system.

The occasion was the 7th Annual Conference of the East African Magistrates' and Judges' Association (EAMJA), held in Zanzibar and setting the tone on a perceived rise in rising judicial activism.

While there is plenty to discuss on judicial integrity, the key issue that was being raised focused on the theme Land and Environment for Sustainable Economic Growth in East Africa.

Land is an especially sensitive issue and in these days of vast transformation and enforced dislocation, the stress that the economic and social system feels is transposed at the legal level. That is where integrity comes in, but at times there are dilemmas courts can't solve.

Conference sources said that the meeting brought on board more than 400 judges, magistrates, jurists, legal practitioners and civil society stakeholders from EAC member states.

What was rather interesting was that the conference wasn't directly discussing legal issues in the sense of judicial practices and levels of integrity but rather as relates to land issues - a vexing area for law officers to exchange experience, as often land issues can defy the force of law.

Dr Shein was not out to blame any stakeholders on how difficult it is to conduct governance in land issues and how law enforcers or administrators of justice can do to help.

But the preliminary problem is much less the law enforcers at the Judiciary than the larger society. Most people take land rights from a customary perspective and seek to enforce their supposed rights in that context, not listening to contrary voices.

It is unclear at what level the judicial officials from the EAC member states of Tanzania, Kenya, Uganda, Rwanda, Burundi and South Sudan would be discussing the theme as presented in that it clearly transcended the legal field to include substantive land use planning, etc.

The theme is linked with policies and strategies pursued by East African countries with regard to land-use planning and management.

Dr Shein aptly said that, by working together, the judges would be well equipped and positioned to promote the rule of law - which he described as instrumental in efforts to pursue economic integration.

The law officials would indeed be in a better position to understand land cases after exchanging experience on where problems arise, for instance how they can sort out problems relating to customary law and gender-related discrimination as different from investment policies and contentious in land occupancy rights.

There is also a specifically distinctive legal administration benefit that could arise from this exchange, whether there is already a body of case law that can serve as a judicial standard in settling cases. If this is established, then plenty of those cases could be solved by tribunals or rapidly by empowered magistrates.

Such a body of law and its spirit could help to harmonise actual judicial practice and procedures in East Africa, which Dr Shein specifically emphasized.

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By C. M. Rubin

AUDREY Cheng, the co-founder and CEO of Moringa School, was working for a venture capital firm investing in local tech funds in Kenya when she observed a significant skills gap between jobs available to young people and talent qualified to fill them.

Youth unemployment and the lack of employable youth remains one of the biggest challenges facing the African continent. "In 2019, only 13 per cent of secondary school graduates in Kenya received a spot in university, according to the Kenya National Examinations Council," says Cheng, adding: "And on average, it takes five years for a university graduate to find a full-time job in Kenya."

Cheng researched the problem and discovered that training programmes available to students were outdated and did not match the competencies employers were seeking. It was at this point that she came up with the concept of "a bootcamp accelerator programme" - and the Moringa School was born.

Audrey Cheng was selected as one of the 2016 Forbes 30 Under 30 Social Entrepreneurs, as Ashoka AMEX Emerging Innovator 2015, and as one of the World Economic Forum's Top Female Innovators in Africa.

The Global Search for Education caught up with her recently for an interview: How does the Moringa School model address the skills gap and unemployment issues in Africa?

AC: Moringa School is a Kenya-based multi-disciplinary workforce development platform committed to providing young Africans with the market-aligned technical and soft skills they need to excel in their careers through a classroom that simulates a real, working environment. Moringa School's mission is to transform higher education throughout Africa and enable its graduates to be globally competitive with their peers. With locations in Kenya and Rwanda, the school is known for its education-to-employment model where graduates are linked with leading companies throughout Africa and the world for employment opportunities.

Tell us a little bit about your methodology. What makes your approach unique to other start-ups in this space?

We began Moringa in 2014 by teaching lecture-style lessons with experts from the tech industry but quickly realised that what employers wanted were not just graduates with theoretical knowledge, but also practical knowledge and skills that could be applied in their companies.

We are unique by focusing on two

How a bootcamp accelerator model is narrowing skills gap



C. M. Rubin (L) and Audrey Cheng

pillars: a blended learning model and market relevance. This fills the void of a marketplace need and success reflects in our student and employer partner numbers increasing each year.

Our team is made up of experts in their fields, from curriculum developers to start-up tech developers who believe in the mission to transform higher education in emerging markets.

Moringa has put more than 500 junior software developers into the market in not just Kenya but also in Rwanda, where we have partnered with the government and the German development agency GIZ to train 150 low-income women. We have also created an open-source coding curriculum for secondary schools in Kenya and currently have over 200 students using this.

What do you think attracts your target audience to your learning framework?

Our target audience is youth aged anything from 18 to 35 years. However, we have had people older than this target group looking to upskill or change careers as they see how technology is changing the face of Africa as well as providing new employment opportunities.

I think what attracts people to our courses is our blended learning model which has relevance to the market today. As we work with local employers to develop our curriculum, we are confident that the graduates that leave us are well placed to enter into highly paid, highly skilled jobs that employers

are looking to fill.

We also pride ourselves on intertwining professional development and soft skills within our courses so students gain the ability to problem solve and create new ideas which are important to creating holistic professionals.

I think youths are attracted to our learning framework as it provides skills that can be applied in the corporate world as well as enabling transfer into self-employed work and entrepreneurial activities for those interested in start-ups as they find ways to solve the problems of today by creating technology solutions.

How would you describe your greatest achievements so far, and what are the biggest challenges you've faced?

I feel that my greatest achievement so far is the number of lives we have impacted. Since 2014, we have graduated over 400 students from our full time 20-week Moringa Programme at our campuses in Kenya and Rwanda. The feeling of seeing a young, single mother gaining employment to be able to support her family is like no other.

The greatest challenges have been around scaling up our business. From scaling staff members to acquiring new space to hosting our increasing student numbers, this challenge will continue as we scale into new countries.

We hope to overcome these challenges by working with partners in new countries to be able to understand the market and transform the level of

talent available, which will ultimately attract new students and staff to help transform the economies and livelihoods of all.

Looking ahead - where do you see Moringa School five or ten years from now?

I have always wanted to create a solution that generates a huge impact in the world, and so I am passionate about scaling the Moringa model across the African continent. With this in mind, we have our Big Hairy Audacious Goal (BHAG) to train 200,000 future knowledge workers through market-driven education in emerging markets by 2030 at the latest.

This involves our creating new courses that serve the current and future markets. This year we will be launching Data Science and then a new course every year from now on, driven by careful market research. This will help us to build the largest and highest quality skills provider in emerging markets and reach our ambitious target.

C. M. Rubin (Cathy) is the Founder of CMRubinWorld, an online publishing company focused on the future of global learning and the co-founder of Planet Classroom. Rubin received three Upton Sinclair Awards for "The Global Search for Education". The series was launched in 2010 and brings together distinguished thought leaders from around the world to explore the key education issues faced by nations.

Religious leaders' plea to member states: Honour your commitment to UN

MOSCOW, JERUSALEM/BEIRUT/NEW DELHI/TOKYO

ON the 8th of October, the United Nations Secretary General Antonio Guterres warned that the organisation is running out of money by the end of October - "member States have paid only 70 percent of the total amount needed for [our] regular budget".

This is the same institution, whose Charter first took effect on October 24, 1945, after a world war where an estimated total of 70-85 million people perished (i.e. about 3% of the 1940 world population).

The United Nations was created to "reaffirm faith... in the dignity and worth of the human person, in the equal rights of men and women and of nations large and small... and to establish conditions under which justice and respect for the obligations arising from treaties and other sources of international law can be maintained, and to promote social progress and better standards of life in larger freedom..."

It is often forgotten that the purposes of the United Nations, are in alignment with the values of all faith traditions. It is also forgotten that the Universal Declaration of Human Rights was predicated upon the values shared by all faith traditions.

As faith leaders, we have our temples, mosques, churches, synagogues and countless related institutions - and pulpits - which, as history has proven time and again, are impossible to replace. Indeed, our religious institutions significantly predate most member states of the United Nations.

Our faiths call upon us to believe in that which is transcendental and otherworldly, and to serve every living being to live in peace and dignity. Through centuries of existence, we have learned to appreciate the value of coming together on what we agree, to serve all regardless of any, and all, differences.

And in the countless efforts to do so, we appreciate and respect the challenges of convening the diversity of Divine creation around a set of shared values and purposes.

That is why we appreciate and respect the United Nations system.

The United Nations was created, is maintained, and serves, governments (and those with observer status). Governments are critical rights' holders of members of their respective societies. Governments themselves know that to uphold the rights and serve their peoples - even within national boundaries - requires transcending their own singular capabilities.

There is a humility - and a grandeur - of human spirit, which is impossible to capture in any institution. Yet it is precisely that humility and grandeur which is required by "we the peoples" - as stated in the UN Charter - to appreciate and honor an institution built to represent and serve 193 governments and political

representations.

The World Health Organization, a specialized agency of the UN, led the charge in the eradication of smallpox; UNICEF, the UN division focused on child welfare, says it has helped save the lives of more than 1 billion people since 1990. HYPERLINK "https://time.com/4085757/united-nations-achievements/" \t "_blank" 90 million children since 1990.

Over the last two and a half decades, the UN has assisted in efforts to help more than 1 billion escape extreme poverty, 2.1 billion people access improved sanitation facilities, and 2.6 billion people access improved sources of drinking water. These accomplishments matter for billions of people.

As people of faith, and as pragmatists who lead respective institutions, we must ask ourselves: who else is willing and able to serve these very same responsibilities - at comparable scale? Our faith institutions have long served those needs. But the lesson learned time and again, is that our religious institutions, also, are necessary, but insufficient.

Our faiths call upon us, in different ways, essentially, "to practice tolerance and live together in peace with one another as good neighbours, and to unite our strength to maintain international peace and security..." - the very same words of the UN Charter.

Precisely because we are faith leaders, from all faiths, from different corners of the world, with the longest legacy of serving communities, we can say with utter conviction, that our world needs a United Nations.

Today, perhaps more than ever - as winds of war and countless conflicts continue to sweep our shores, as massive fires scorch or flood our ecosystem, as the largest number of displaced people ever, stand at the gates of many of our nations while multitudes perish seeking life - today, the need for this unique multilateral space, is a moral imperative.

As leaders representing the only platform of all faith institutions, from all over the world, we, members of Religions for Peace, on the eve of our own 50th year, humbly - and yet determinedly - and with one voice, call upon the governments who owe their dues, to uphold the rights of all peoples, by honoring the commitment towards the only world institution that represents - and serves - the peoples of the world.

The authors represent RELIGIONS FOR PEACE - the world's largest and most representative multi-religious coalition from several faiths, including Judaism, Orthodox Christianity, Islam, Hinduism and Buddhism

United Nations at 74: Reforms are a must for a peaceful world

BY HILAL K. SUED

CROESUS, the 5th century king of the Hellenes (who were part of present day Greece) said: "In peace the sons bury their fathers but in war the fathers bury their sons."

It is a grim truth about war, even though peace also has its shortcomings if the peace is brought by winning a war especially if that win settles nothing. Hence to win a war is as disastrous as to lose one.

But everyone will agree that the prevalence of peace is preferable to war. What many don't realise is that war is also terrorism, contrary to what former US President George W. Bush and other western leaders often want the world to believe.

Consider this: If the aim of terrorists is to attain political goals through killing of innocent people, the same can be said of those who wage modern conventional wars against other countries in which bombings and air strikes also kill innocent people.

The only difference is perhaps that terrorists use methods which the West wants the world to believe as barbaric, brutal and uncivilised. But is there any courteousness in wars?

So, as this week (October 24 2019) the world marks 74 years of the United Nation's existence the same world is littered with trouble spots where innocent people lose their lives unnecessarily.

Sadly still, the big, strong powers, to which other weaker ones would look for guidance in averting conflicts, are not providing that guidance in sincerity. Instead they are always in the thick of it.

In fact, the whole history of the world is summed up in the fact that, when nations are strong, they are not always just, and when they wish to be just, they are no longer strong.

It's a stark dilemma for mankind and provides valid depiction of what could be happening at the moment - the disappearance of a just world. It's also a grim reminder that justice is inseparable to peace - as it is always its proud creation.

The strong nations are the very ones that start or provoke wars and for very flimsy, unacceptable reasons. Most of these reasons stem from self centredness - including resources grab.

The invasion of Iraq in 2003 by US led forces was a good example of that - it was about the control of that country's vast oil reserves. However other reasons given for that war, such as the need to remove a dictator who allegedly had stockpiles of weapons of mass destruction were mere pretexts.

Hundreds of thousands of innocent Iraqis were killed and other hundreds of thousand misplaced - with the tally still mounting to this day from the fallout. Wonderfully enough,



the US and its allies do not want to accept that the ISIS militants they are now battling is the result of their military intervention in that country in 2003.

History provides ample evidence that it is easy to start a conflict than to stop one. What is needed is a just world where there is respect of all nations and their people. The United Nations, formed out of the ashes of the destructive Second World War was meant to do just that.

It has never succeeded because the machinery that oversees peace - its Security Council - is controlled by big powers who, as a matter of course, place their own interests foremost.

To ensure a peaceful future in the world the UN has to agree to reforms that would give other nations more say in decision making over issues of war and peace. But each time the subject is brought up to the world body for discussion, big powers resist vehemently.

The result of this is the continual subsistence of the unjust world and the bleeding of its innocent people. And mark you, these big powers even have the audacity to engage in the promoting their leaders as champions of world peace.

Take the example of the US. Its claim as champion of world peace contradicts sharply with one grim fact: that in the 74 years since the inception of the United Nations, the period that saw the country placing itself at the forefront in world affairs and purportedly ensuring its peace, only one US president was awarded the prestigious Nobel Peace Prize while in office. That person is Barack Hussein Obama who won it in 2009, hardly a year since he was sworn in as US President.

The decision by the Nobel Committee generated much controversy as it said Obama qualified to receive the award from his promises to open a new chapter of un-

derstanding among nations. So he was awarded from mere promises he made?

And he promptly proved his awarders wrong as hardly a month before he was to collect the prize in Oslo in late 2009, he announced his famous 'troop surge' - dispatching 30,000 troops to Afghanistan to battle Taliban fighters - meaning more killings.

So while in Oslo he had to agonizingly defend his decision before reporters, one of who asked him: "You have come here (Oslo) to defend war at a function about peace?"

The contradiction pitting UN and its endeavours to inculcate peace in the world is shown in another platform - the International Criminal Court - the world tribunal formed to prosecute world leaders and other people of crimes against humanity, through wars and other atrocities.

The US does not believe in the ICC even though it was among the signatories of the Rome Statute, the convention that eventually produced the tribunal. In fact the US, then under the presidency of George W. Bush warned that any country that would arrest any of its citizens anywhere in the world and refer them to the ICC will have to bear consequences.

But amazingly, the same US, through its seat in the UN Security Council has participated in decisions of directing the ICC to issue arrest warrants to other world leaders accused of crimes against humanity. One example is the arrest warrant issued by the ICC to the former Sudanese President, Hassan Al-Bashir.

Such kind of contradiction hardly makes the US a credible, sincere champion of world peace. Besides many people have been quizzing: for what they did in Iraq, why don't George W. Bush and Tony Blair been taken to that court?

IN THE HIGH COURT OF TANZANIA
(COMMERCIAL DIVISION)
AT DARES SALAAM
COMMERCIAL CASE NO. 64 OF 2019

MULTICHOICE TANZANIA LIMITED..... PLAINTIFF
VERSUS
MAXCOM AFRICA PLC..... DEFENDANT

DECREE

WHEREFORE the Plaintiff having filed a plaint praying as following:

- i) Declaration that the Defendant has breached the terms of the contract between it and the Plaintiff failure to remit the collected amount agreed in the contract.
- ii) An order that the Defendant pay the Plaintiff the total sum of Tanzania Shillings Three Hundred and Twenty Million Six Hundred Sixty Seven Thousand Five Hundred Ten and Ninety Five Cents of (Tshs. 320,667,510.95) being the outstanding principal (and agreed interest) as at February 2019.
- iii) An order that the Defendant pay interest at the contractual rate of 10.42% compounded monthly, together with VAT thereon, from the February 2019 to the date of judgment.
- iv) An order that the Defendant pay general.
- v) An order that the Defendant pay interest on the decretal sum at the Court rate of 12% per annum from the date of judgment to the date of full satisfaction.
- vi) An order for costs.
- vii) An order for interest on the costs at the Court rate of 12% per annum from the date of filing the suit to the date of full satisfaction.
- viii) Any other order relief as the Honourable Court may find just to grant.

The matter coming up for Default Judgment on this 17th day of October, 2019 before Hon. P.S. Filirini, Judge in the presence of Mr. Jovison Kaginwa Counsel for the Plaintiff and in the absence of the Defendant.

THIS COURT DOETH HEREBY ORDER THAT:


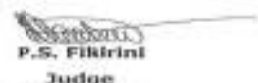
The Default Judgment entered in favour of the Plaintiff and grant the following prayers and declare:

1. That the defendant breached this agreement for the delayed or denied remittance of payment of the collected subscription fees to the plaintiff's bank account, and failure to discharge their duties and obligations in accordance with the agreement.
2. That the defendant shall pay the plaintiff the outstanding amount of Tshs. 320,667,510.95 (Tanzania Shillings Three Hundred and Twenty Million, Six Hundred and Sixty Seven Thousand, Five Hundred Ten and Ninety Five Cents)
3. The Defendant shall pay the plaintiff costs of the suit which shall be taxable.
4. Interest at the Court rate of 10% per annum from the date of filing the suit to the date of full satisfaction.
5. Interest at contractual rate of 10% compounded monthly from the February 2019 to the date judgment.
6. Costs of the suit.

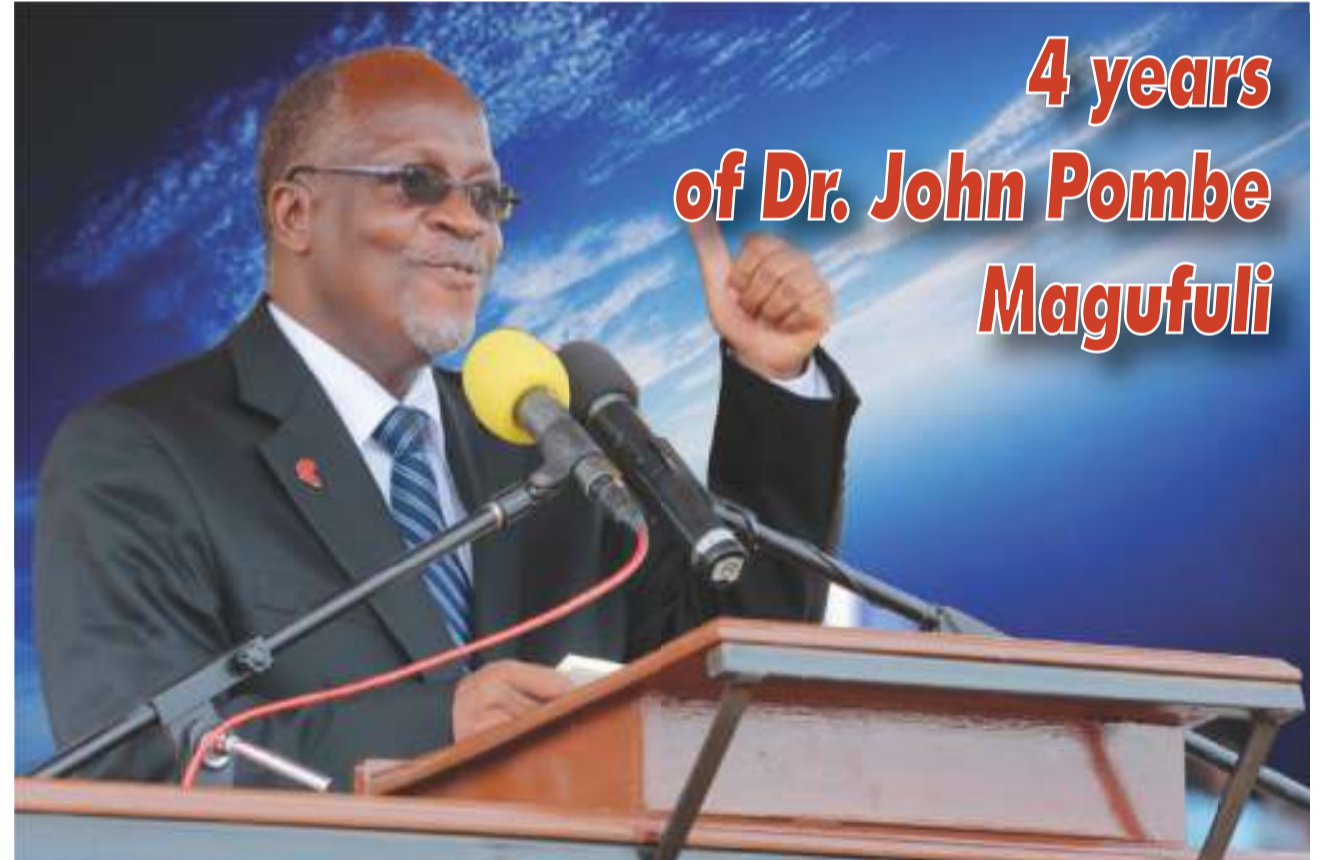
AND THEREFORE:

In terms of Rule 22 (2) (a) and (b) of the Rules, further direction that the decree to the present suit shall not be executed within a period of ten (10) days from the date of this judgment, published a decree and after a period of twenty one (21) days from the date of expiry of the said period of ten days, has lapsed, the decree if desired can be executed.

Given under my hand and the seal of this Court this 17th day of October, 2019.



P.S. Filirini
 Judge
 17/10/2019

Extracted on 22/10/2019



4 years
of Dr. John Pombe
Magufuli

SPECIAL SUPPLEMENT

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AFRICAN BANKING CORPORATION TANZANIA LIMITED

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

BALANCE SHEET AS AT 30 SEPTEMBER 2019

(Amounts in Million Shillings)

	Current Quarter 30-Sep-19	Previous Quarter 30-Jun-19
A ASSETS		
1 Cash	3,521	3,705
2 Balances with Bank of Tanzania	12,015	7,367
3 Investment in Government Securities	33,025	32,774
4 Balances with other banks and financial institutions	5,548	4,452
5 Cheques and Items for Clearing	(48)	190
6 Interbranch float items	-	-
7 Bills Negotiated	-	-
8 Customers Liabilities on Acceptances	-	-
9 Interbank Loans Receivables	91,839	94,037
10 Investment in Other Securities	-	-
11 Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	130,381	132,226
12 Other Assets	33,902	34,172
13 Equity Investments	1,000	1,000
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	4,109	4,391
16 TOTAL ASSETS	315,291	314,314
B LIABILITIES		
17 Deposits From Other Banks and financial institutions	91,364	97,633
18 Customer Deposits	97,865	89,299
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	25	50
27 Other Liabilities	5,869	6,303
28 Borrowings	68,364	67,881
29 TOTAL LIABILITIES	263,487	261,165
30 NET ASSETS/(LIABILITIES)	51,804	53,149
C CAPITAL AND RESERVES		
31 Paid - up Share Capital	116,014	116,014
32 Capital reserves	-	1,284
33 Retained Earnings	(61,839)	(63,123)
34 Profit (Loss) Account	(3,433)	(2,091)
35 Other capital accounts	1,062	1,065
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS FUNDS	51,804	53,149
38 Contingent Liabilities	7,711	8,130
39 Non performing loans and advances	21,077	22,303
40 Allowances for probable losses	16,060	19,807
41 Other non performing assets	-	-
D PERFORMANCE INDICATORS		
(i) Shareholders Funds to Total Assets	16.4%	16.9%
(ii) Non performing Loans & Advances to total gross loans	14.4%	14.8%
(iii) Gross Loans and Advances to Total Deposits	77.4%	81.3%
(iv) Loans and Advances to Total Assets	41.4%	42.1%
(v) Earning Assets to Total Assets	82.7%	83.8%
(vi) Deposit Growth	1.2%	-3.5%
(vii) Assets growth	0.3%	-0.8%

INCOME STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 201

(Amounts in Million Shillings)

	Current Quarter 30-Sep-19	Comparative Quarter 30-Sep-18	Current Year Cumulative Profits/Losses 30-Sep-19	Previous Year Cumulative Profits/Losses 30-Sep-18
1 Interest Income	10,859	11,825	32,045	39,116
2 Interest Expense	(4,699)	(5,074)	(14,152)	(17,214)
3 Net Interest Income (1 minus 2)	6,160	6,751	17,894	21,902
4 Bad Debts Written Off/Recoveries	566	-	1,663	(8,327)
5 Impairment losses on Loans and Advances	(700)	(1,434)	(2,154)	596
6 Non Interest Income	1,380	1,707	3,997	4,221
Gains/(Loss)	434	718	1,432	1,439
6.2. Fees and Commissions	814	300	2,191	799
6.3. Dividend Income	-	-	-	-
6.4. Other Operating Income	132	689	374	1,983
7 Non Interest Expense	(8,704)	(8,232)	(24,695)	(23,495)
7.1.1 Salaries and benefits	(2,750)	(2,454)	(8,077)	(7,567)
7.1.2 Fees and Commission	-	-	-	-
7.3. Other Operating Expenses	(5,953)	(5,778)	(16,618)	(15,928)
8 Operating Income/(Loss)	(1,297)	(1,208)	(3,297)	(5,103)
9 Income Tax Provision	(45)	-	(136)	(48)
10 Net Income/(Loss) After Income Tax	(1,342)	(1,208)	(3,433)	(5,151)
11 Other Comprehensive Income	-	-	-	-
12 Total comprehensive income/(loss) for the year	(1,342)	(1,208)	(3,433)	(5,151)
13 Number of Employees	156.00	156	156	156
14 Basic Earnings Per Share	-0.55	(0.49)	(0.35)	(0.52)
15 Diluted Earnings Per Share	-	-	-	-
16 Number of Branches	7	7	7	7
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-1.71%	-1.42%	-1.45%	-3.02%
(ii) Return on Ordinary Shareholders' Funds	-10.23%	-8.45%	-8.72%	-18.02%
(iii) Non Interest Expense to Gross Income	115.43%	97.33%	112.81%	89.94%
(iv) Net Interest Income to Average Earning Assets	3.64%	2.95%	3.53%	4.79%

CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2019

(Amounts in Million Shillings)

	Current Quarter 30-Sep-19	Previous Quarter 30-Jun-19
I Cash flow from operating activities:		
Net income (loss)	(1,297)	(790)
Adjustment for:		
- Impairment/amortization	1,588	1,560
- net change in loans and advances	1,054	1,463
- gain/loss on sale of assets	-	-
- net change in deposits	2,297	(6,807)
- net change in short term negotiable securities	(250)	1,801
- net change in other liabilities	(459)	2,522
- net change in other assets	507	(923)
- tax paid	(45)	-
- Net change in SMR	-	-
Net cash provided(used) by operating activities	3,395	(1,173)
II Cash flow from investing activities:		
Dividend received	-	-
Purchase of fixed assets	(35)	(163)
Proceeds from sale of fixed assets	-	-
Purchase of non-dealing securities	-	-
Proceeds from sale of non-dealing securities	-	-
Others (specify)	-	-
Net cash provided(used) by investing activities	(35)	(163)
III Cash flow from financing activities:		
Repayment of long-term debt	-	-
Proceeds from issuance of long term debt	-	2,738
Proceeds from issuance of share capital	-	-
Payment of cash dividends	-	-
Net change in other borrowings	-	-
Issue of preference shares	-	-
Net cash provided (used) by financing activities	-	2,738
IV Cash and cash equivalents:		
Net increase (decrease) in cash and cash equivalents	3,361	1,401
Cash and cash equivalents at the beginning of the quarter	109,562	108,161
Cash and cash equivalents at the end of the quarter	112,923	109,562

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2019

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2019							
Balance as at the beginning of the year	116,014	-	(67,756)	-	1,284	1,065	50,607
Profit for the year	-	-	(3,433)	-	-	-	(3,433)
Issue of share	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	1,284	-	(1,284)	-	-
Others	-	-	4,633	-	-	(3)	4,630
Balance as at the end of the current period	116,014	-	(65,272)	-	0	1,062	51,804
Previous Year 2018							
Balance as at the beginning of the year	116,014	-	(69,349)	9,119	1,114	1,384	58,282
Profit for the year	-	-	(7,355)	-	-	-	(7,355)
Issue of share	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	9,118	(9,118)	-	-	-
General Provision Reserve	-	-	(170)	-	170	-	-
Others	-	-	-	-	-	(320)	(320)
Balance as at the end of the previous period	116,014	-	(67,756)	0	1,284	1,065	50,607

	Name	Signature	Date
Managing Director	I. John		25-Oct-19
Ag. Head of Finance	H. Kharbush		25-Oct-19
Head of Internal Audit	J. Kilato		25-Oct-19
We, the under- named, non executive members of the board of directors, attest to the correctness of the above statements.			
We declare that the above statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.			
	Name	Signature	Date
1 Director	Dr J P. Kipokola		25-Oct-19
2 Director	Mr.R. Dave		25-Oct-19

World Polio Day: Until the disease is eradicated, all countries remain at risk



By Guardian Correspondent

WHEN Rotary International and its partners launched the Global Polio Eradication Initiative more than three decades ago, polio paralyzed 1,000 children every day.

Through joint efforts with the World Health Organization (WHO), United Nations Children's Fund (UNICEF), U.S. Center for Disease Control and Prevention and the Bill and Melinda Gates Foundation, governments and other partners, have so far made great progress against the disease since then.

Polio cases have dropped by 99.9 percent, from 350,000 cases in 1988 in 125 countries to 33 cases of wild poliovirus in 2018 in just two countries: Afghanistan and Pakistan.

"And we remain committed to the end," said Abdulqadir Abdulhameed, President of the Rotary Club of Dar es Salaam.

According to him, the last reported

case of polio in Tanzania was in 1996 and the country was declared polio free by the African Region Certification Commission for Polio Eradication.

"The country, with support from partners, is now focusing on polio surveillance and vaccination whose coverage now stands at over 90 per cent nationally.

This was indeed very good news for the country, region and whole world as well and this achievement in turning the tide against polio was a result of political will and leadership in the country," he said.

He, however said that despite the big drop in polio cases globally, the last mile of eradication has proven to be the most difficult.

"Barriers to eradication like weak health systems, insecurity, and mobile and remote populations must be overcome."

On the other hand, he said that the challenge is on how to sustain this

progress and continue to reach every child with the polio vaccine. "Without full funding and political commitment, this paralyzing disease could return to polio-free countries, putting children everywhere at risk."

"As long as a single child has polio somewhere in the world, all children are at risk, which underscores the need for continued funding and commitment to eradication," he suggested.

Realizing this, he said: "Rotary is giving US\$100 million in grants to support the global effort to end polio, a vaccine-preventable disease that once paralyzed hundreds of thousands of children each year.

The funding comes as Rotary International and its partners in the Global Polio Eradication Initiative (GPEI) address the final—and most pressing—challenges to ending poliovirus transmission, and as Nigeria approaches three years without any reported cases of wild poliovirus, bringing the Af-

rica region closer to polio-free status."

So far, Abdulhameed said that Rotary International has contributed more than \$1.9 billion to fight the disease, including matching funds from the Bill and Melinda Gates Foundation, and countless volunteer hours since launching its polio eradication program, PolioPlus, in 1985.

For the first time in history, he said: "The wild poliovirus is now cornered in the smallest geographic area! As we work with our partners to apply innovative new strategies to reach more children, and embrace lessons learned thus far, Rotary is doubling down on our commitment to end polio for good.

We are optimistic that the end of polio is within our grasp, but we must remain vigilant in rallying global political and financial support as we push towards a polio-free world."

There are 45 active Rotary Clubs in Tanzania, 11 of which are based in Dar es Salaam.

Tanzania's first real credit score is inaugurated in Dar

By Guardian Reporter

THE Dar es Salaam-based credit reference bureau—Dun & Bradstreet Credit Bureau Tanzania has launched the first real predictive credit score in the country.

According to Chief Executive Officer of D&B Credit Bureau, Miguel Llenas the score is meant to help address the challenges faced by all stakeholders in Tanzania's credit market.

He said it will aid responsible lending and borrowing, help lenders and creditors manage their loan books, ensure that interest rates match the credit profile of borrowers and promote the proliferation of credit or loan products in the market.

The company's pioneer general manager, Adebowale Atobatele said their aim has always been to provide sound risk management solution to creditors of all categories and across various sectors with particular focus on providing our partners with sufficient information required to make sound credit decisions.

"But also accelerate their speed of decision making; provide easy & quick access to credit products to eligible companies and individuals thereby augmenting growth opportunities for the entire economy. We will continue to work closely with all stakeholders and relevant parties in Tanzania to help to build a robust credit information infrastructure for Tanzania," he said.

He said a credit score is a numeric valuation that lenders use, along with the credit report, to evaluate the risk of offering a loan or providing credit.

"Credit scores are important metrics of creditworthiness that can determine whether you get a loan, what interest rates you pay on debts, and more. Lenders use credit scoring, among other data points, to decide on whether to extend or deny credit. A person's credit score is generally a three-digit number within a specific range. The higher the score, the lower is the probability for a person to default on one the loan obligations in the coming 12 months," he said.

The company's chief technical officer, Kelyn Pena said D&B's consumer credit score is unique in Tanzania because of its purely statistical background.

"Our unblemished model definition and best practice allows for our Credit Score to be unique, customizable and predictive. This credit score is intuitive, simple and ready to use by financial institutions and consumers at large. In addition, it is stable in timeline and variation of consumer credit history nature," said.

He said a Credit Score provides variety of benefits to different sets of users such as borrower by establishes the ability to borrow or not to borrow, reduces the time taken to get a loan, acts as a numerical reputational collateral thus removing ambiguity and subjectivity and enables to get better deals and interest rate and easy to keep tracking.

"It gives lender a credit issuance process gets simplified and automated; manual subjectivity in assessments/underwriting is reduced, faster rate of approval/rejections and easy to manage the clients post approval

"Also service provider can faster rate of customer acquisition, easier to assign, automate and manage credit limits and improved cross and up selling.

Lake Victoria water project to benefit 33 villages in Musoma

By Correspondent Sabato Kasika, Musoma

AT least 33 villages of Musoma Rural District in Mara Region are expected to benefit from a water supply project which is in its second phase of implementation.

Musoma District Commissioner, Dr Vicent Anney said a team of experts from the Ministry of Water and Irrigation and officials from Musoma District are assessing areas where the water supply infrastructure will pass.

"The experts have begun the second stage of implementation of the project, which is the assessment of areas where water supply

infrastructure will be built within 33 villages of the Musoma Rural District," said Dr Anney.

The experts, he said, have started in Kurukerege and Mkirira, Nyegina wards and will then continue to other areas to ensure that all 33 villages around the lake have access to water.

He said, water produced by the Musoma Water Authority (MUWASA) is supplied in excess and it is consumed by 50 per cent.

For his part, Musoma Rural MP, Prof Sospeter Muhongo, thanked the government on behalf of the people for the implementation of the project for clean and safe water from Lake Victoria.



MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

	PRICING (TZS)	PRICING (US \$ / EUR)	PRICING (GBP)
PERSONAL BANKING			
SAVINGS ACCOUNT			
FAHARI			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 10,000.00	\$ 50.00	£ 50.00
Minimum Operating Balance	TZS 10,000.00	\$ 50.00	£ 50.00
Minimum Interest Bearing Balance	TZS 50,000.00	\$ 100.00	£ 100.00
Monthly Service Fee	Free	Free	Free
MWANGAZA JUNIOR ACCOUNT			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 20,000.00	\$ 50.00	£ 50.00
Minimum Operating Balance	TZS 20,000.00	\$ 50.00	£ 50.00
Minimum Interest Bearing Balance	TZS 20,000.00	\$ 500.00	£ 500.00
Monthly Service Fee (1 free w/drawal per quarter)	Free	Free	Free
Extra fee for more than 1 w/drawal per quarter	TZS 1,500.00	\$ 2.00	£ 2.00
WEKEZA SAVINGS ACCOUNT (BALANCE BUILD UP)			
Account Opening Fee	Free	Free	N/A
Opening balance	Free	Free	N/A
Minimum Operating Balance	NIL	NIL	N/A
Minimum Interest Bearing Balance	TZS 50,000.00	\$ 25.00	N/A
Monthly Service Fee*	Free	Free	N/A
CURRENT ACCOUNT			
AMANA			
Account Opening Fee	Free	N/A	N/A
Opening balance	TZS 20,000.00	N/A	N/A
Minimum Operating Balance	TZS 3,000.00	N/A	N/A
Minimum Interest Bearing Balance	N/A	N/A	N/A
Monthly Service Fee*	TZS 2,000.00	N/A	N/A
MARIDHAWA			
Account Opening Fee	Free	Free	N/A
Opening balance	TZS 25,000.00	\$ 25.00	N/A
Minimum Operating Balance	TZS 6,000.00	\$ 5.00	N/A
Minimum Interest Bearing Balance	TZS 2,000,000.00	\$ 2,000.00	N/A
Monthly Service Fee*	TZS 5,000.00	\$ 10.00	N/A
PREMIUM			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 35,000.00	\$ 30.00	£ 30.00
Minimum Operating Balance	NIL	NIL	NIL
Minimum Interest Bearing Balance	TZS 3,000,000.00	\$ 3,000.00	£ 3,000.00
Monthly Service Fee*	TZS 10,000.00	\$ 10.00	£ 10.00
SME BANKING			
AMANA BIZ ACCOUNTS			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 100,000.00	\$ 100.00	£ 100.00
Minimum Operating Balance	TZS 1,000,000.00	\$ 1,000.00	£ 1,000.00
Minimum Interest Bearing Balance	TZS 5,000,000.00	\$ 5,000.00	£ 5,000.00
Monthly Service Fee*	TZS 20,000.00	\$ 15.00	£ 15.00
CORPORATE BANKING			
CORPORATE CURRENT ACCOUNTS			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 500,000.00	\$ 250.00	£ 250.00
Minimum Operating Balance	NIL	NIL	NIL
Minimum Interest Bearing Balance	NIL	NIL	NIL
Monthly Service Fee*	TZS 25,000.00	\$ 20.00	£ 15.00
CORPORATE CALL ACCOUNTS			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 10,000,000.00	\$ 10,000.00	£ 10,000.00
Minimum Operating Balance	TZS 10,000,000.00	\$ 10,000.00	£ 10,000.00
Minimum Interest Bearing Balance	NIL	NIL	NIL
Monthly Service Fee*	TZS 25,000.00	\$ 20.00	£ 15.00
GENERAL CHARGES			
Bankers Cheque	TZS 50,000.00	\$ 25.00	N/A
DISHONORED/UNPAID CHEQUE			
Fund related	TZS 120,000.00	\$ 120.00	N/A
Technical	TZS 60,000.00	\$ 60.00	N/A
Cheque book Processing Fee:			
25 leaves	TZS 15,000.00	\$ 15.00	£ 15.00
50 leaves	TZS 30,000.00	\$ 30.00	£ 30.00
100 leaves	TZS 60,000.00	\$ 60.00	£ 60.00
Uncollected cheque book after 3 months	TZS 15,000.00	\$ 15.00	£ 15.00
3rd party encashment (with 3rd party indemnity)	TZS 25,000.00	10% Per Cheque	10% Per Cheque
Stop Payment Charges	TZS 60,000.00	\$ 60.00	£ 50.00
TRANSACTIONAL SERVICE FEES			
With banks via Standing Orders			
Standing Order - internal same customer (set up fee - once off)	TZS 10,000.00	\$ 5.00	£ 5.00
Standing Order - internal other customers (per transaction)	TZS 4,000.00	\$ 3.00	£ 2.00
Standing Order - Other local bank	TZS 40,000.00	\$ 30.00	£ 20.00
Amendment	TZS 5,000.00	\$ 5.00	£ 5.00
DEPOSIT/WITHDRAWAL TRANSACTIONS:			
- Cash Deposit at Branch	Free	Free	Free
- Cash Deposit at Branch small denominations 500 above 500	0.3% Min 1,000	3% On Small denominations	N/A
- Cash Deposit at Branch small denominations (2,000 and below)	0.3% Min 1,000	3% On Small denominations	N/A
- Cash Deposit at Branch coins above 100,000	0.3% Min 1,000	N/A	N/A
With Account Transfers (Internal)	N/A	N/A	N/A
- Cheque deposit	Free	Free	Free
- Cash withdrawal Personal Banking (over the counter) up to 500,000	TZS 2,500.00	1% Min 10	1% min 10
- Cash withdrawal Personal Banking (over the counter) b/n 500,000 and 1,000,000	TZS 6,000.00	1% Min 10	1% min 10
- Cash withdrawal Personal Banking (over the counter) above 1,000,000	0.15% MAX 200,000	1% Min 10	1% min 10
- Cash withdrawal SME (over the counter)	0.15%Min 3000 Max 200000	1% Min 10	1% min 10
- Cash withdrawal Corporate Banking	0.15%Min 7,500 Max 200,000	1% Min 10	1% min 10
- Deposit charges - Financial Institution.	Free	Free	Free
- Deposit charges - Financial Institution - small denominations	Free	2%On small denominations*	2%On small denominations*
Account Closure	TZS 10,000.00	\$ 10.00	£ 10.00
Dormant Account Reactivation	TZS 10,000.00	\$ 10.00	£ 10.00
Dormant Account monthly fee	TZS 10,000.00	\$ 10.00	£ 10.00
Premature/cancellation fixed deposit fee	50% Accrued Interest is Forfeited, Breaking 1st month all interest forfeited	50% Accrued Interest is Forfeited, Breaking 1st month all interest forfeited	50% Accrued Interest is Forfeited, Breaking 1st month all interest forfeited
Monthly statements	Free	Free	Free
Interim Statements (per page)	TZS 5,000.00	\$ 3.00	£ 3.00
Search fee documents (after 3 months)	TZS 80,000.00	\$ 40.00	£ 40.00
Audit confirmation	TZS 75,000.00	\$ 50.00	£ 50.00
Balance Certificate	TZS 75,000.00	\$ 50.00	£ 50.00
Reference Letter	TZS 75,000.00	\$ 50.00	£ 50.00
Inter Account Transfers	Free	Free	Free
T T Outward local - TISS	TZS 10,000.00	\$ 10.00	N/A
T T Outward local - EFT	TZS 3,000.00	N/A	N/A
T T Inward local TISS	Free	Free	N/A
Salary processing (per entry)	TZS 1,000.00	\$ 1.00	£ 1.00
International Outward T T	N/A	Comm 0.25% Min 50 Max 500	comm 0.25% min 50 max 350
International Inward T T	N/A	Free	Free
Travellers Chq. Deposit	N/A	N/A	N/A
Foreign Bank Drafts	N/A	\$ 50.00	£ 30.00
Outward Cheque for Collection	N/A	N/A	N/A
Outward Bills for collection	N/A	0.25% min 50 + \$ 50 (courier charge)	0.25% min 50 + \$ 50 (courier charge)
Inward Bills for Collection	N/A	0.25% MIN 50	0.25% MIN 50
Advising fee (Inward Bill & LCs)	N/A	\$ 200.00	£ 200.00
Travellers Chq. (Issue)	N/A	N/A	N/A
Letters of Credit	N/A	1% per qtr + \$ 50 (total min \$250)	1% per qtr + \$ 50 (total min \$250)
Bank Guarantees	1% Per Qtr Min \$ 200	1% per qtr min \$200	1% per qtr min \$200

Why you shouldn't select college faculty only for its earning power

ALBERT Einstein once said that... Everybody is a genius, but if you judge a fish by its ability to climb a tree, it will live its whole life believing that it is stupid. There are some university courses that are termed as useless and even listed in blogs, websites, journals and magazines. Those degree courses include education, political science, communication, psychology, marketing, sociology, hospitality, wildlife conservation, chemical engineering and among others.

It is true that some degree courses increase earning power and broadens opportunities, but it is also dead wrong to believe that certain courses pursued in universities and colleges predispose one to failure in life. Career choice is an important question each one of us encountered from an early age, some in primary school or even in O-level and A-level. I still recall when I was in primary school, my fellow students and I always boasted around about the careers we will pursue later on in life. The memory is so vivid like it was yesterday. Some of us talked about careers we had passion for while some of us just went with the flow wishing for careers that parents or even society had thought were best for us. It is so sad for society to instill beliefs on students that career success largely depends on the amount of financial achievement that will be acquired later on or for parents to believe that their children will perform well or would also have passion for careers they themselves pursued and succeeded in. In the wrong run, it is not always about the money but rather what drives someone to wake up early in the morning or sleep late attending to office matters in the career he or she is pursuing. Definitely it is all



about passion for what you do because success first comes from loving what you do and then doing it to perfection.

Law, medicine, engineering, international relations, architecture, and business related courses such as accounting, procurement and of cause the popular one pilot related courses are one amongst the most common career choices many cite when questioned on what they would embark in when they grow up. Those responses were generally based on the limited society's view that glorifies certain careers as a guarantee for success. Eventually as for some these were just dreams and wishes that eventually

went away as people grew up and had to face the realities of life but as for others they conformed to these society views and ended up struggling with those careers for their entire lives, the struggle they face clearly indicates that it is always not about the money or achievements that comes along with pursuing certain careers but rather loving what you do. Frankly speaking, people always complain about Mondays being blue terming it as a blue Monday every time when a week begins but hey there, they aren't blue Mondays,

the truth is that your job sucks and you never really had passion for that career in the first place.

In most schools I must say, the absence of adequate information, combined with popular myths on career and degree choices misleads many students into picking the so called 'popular careers'. The teachers and lectures themselves hold and perpetuate this inaccurate society views on best career choices. The demand for these popular career choices eventually pushes the entry requirements to colleges and universities very high for those courses related to such careers.

The one time where a student has to confront the question of career is when in the last year of high school in preparation to join university. Eventually when one scores division one in their A-level exams, it is always expected that they will pick one of the popular courses and should any student opt for an 'inferior course' like they say music, education, agriculture, tourism, arts etc., one is accused for wasting their high scores which is a mere fallacy.

I know students who picked careers of their choice that they had passion for despite their high scores in their NECTA exams but due to unending pressure from parents, relatives, family and friends they opted for those popular careers that they still struggle with to date. The main argument being that they are wasting their high scores on 'inferior career choices'. It is very unfortunate that the entire education system not even in Tanzania but in most countries glorifies grades and



College Comfort Zone

With

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certain careers, ignoring peoples' unique abilities, passion and suitability for other career options.

I have met a young lady who left me puzzled and interested at the same time. She became my center of admiration by her courage and unbelievable confidence of dropping out of college where she was pursuing a bachelor degree course in medicine. She joined a VETA institution where she opted to learn about cutlery services, cake baking and professional preparation of food for various events such as weddings, funerals etc. During those days that she had opted to drop out of college opting for VETA training, family, friends, relatives and the society around her were amazed and actually thought she had been bewitched and had gone crazy. How on earth could someone score very high in her NECTA exams join a well-known, popular and famous institution in the country pursue a bachelor degree in Medicine and just drop out of college willingly just to opt for cutlery course?! A career choice that is termed as 'inferior' and believed to be pursued by school dropouts and failures. To avoid some cheesy details, to every ones' surprise she now owns her own cutlery company getting tenders daily and she is happier with what she does like never before. I guarantee you that she doesn't

have blue Mondays hahahahaha... !!She even wears a broad smile as she is woken up by her customers' phone calls on a Monday morning or late in the night.

I have also met a young man who pursued a bachelor degree in Civil Engineering in a very popular college in town but after completing his studies he realized his heart belonged to graphics, photography and video editing, was it wasted energy during his entire four years in college? Indeed it was because he is now pursuing what he has passion for and doing really great. Another one of my friends never even went back to pick his college transcripts and certificates after he graduated from a medicine course because he also realized he had a passion for something else and engaged into it and the rest remains history.

It's clear that some of the most successful people in life were college drop-outs or even people who did not have formal education.

My argument is that getting high scores is not a reason to study medicine, engineering, or any other so called 'superior courses' since career choice shouldn't be dependent on grades only but rather on ones' interests, suitability, passion or purpose. You can only succeed in something you love and you are good at literally!

Zanzibar's Mnazi Mmoja hospital makes progress in family planning services

By Felister Peter

THE Mnazi Mmoja referral hospital in Zanzibar has made great strides in the provision of quality maternal care as well as contraception where a large number of women in the Islands are using the service.

Data from the hospital shows an increase in acceptance rate whereas the number of women seeking family planning services at the facility is currently between 16 and 20 every day.

Buthaina Omary Khamis, in-charge of the hospital's family planning department linked the successes with outreach services that have greatly helped to convince most of the rural women to use contraception.

"Women are now aware of family planning services and the importance of giving birth at hospitals. They are voluntarily seeking the services", said Khamis who has been providing family planning services in Zanzibar since 1985.

She however acknowledged the educational training offered by Jhpiego through the UASID funded project - 'Boresha Afya' that helped to sharpen her skills on family planning services. She said ten nurses from Kivunge, Makunduchi and Mnazi Mmoja hospital benefited with the trainings.

"We are thankful to our partners for the educative training on family planning and caring of the baby during and after birth", she noted adding they were also equipped with skills on how to conduct advocacy to women on the importance of using contraception.

Interviewed, Miza Pandu Wadi (36) from Kaskazini 'B' district in Unguja said: "My ninth pregnancy was worse; I experienced a number of complications and illness. It is during the pregnancy period I started thinking of using contraceptives".

Miza, a mother to nine children said that all her children were breastfed for less than a year with exception of one child who was breastfed for two years. She linked the situation to poor knowledge on family planning services which led into her conceiving unknowingly.

According to her the low acceptance rate in rural areas is due to the fact that some of the peripheral health facilities do not offer family planning services.



Buthaina Omary Khamis, in-charge of family planning department at Mnazi Mmoja hospital talking to a client. Photo: Guardian Correspondent

She said a nurse at Kitope dispensary in Kaskazini 'B' district advised her to go for antenatal services at Mnazi Mmoja hospital after ultrasound results showed she had twins.

"After giving birth in 2016, I told the doctor that I wanted to start using contraception since I was satisfied with the number of children I had. My husband backed the idea and he doesn't want me to conceive again", said Miza who

has since then been using the Intra Uterine Device (IUD) method.

Meanwhile, the referral hospital has managed to reduce the number of maternal and newborn deaths with exception of few cases caused by various factors including delays to report to the hospital especially those coming from peripheral health centers.

Nurse Midwife at the maternity

ward, Bimkubwa Suleiman Khalfan said nearly 100 women gave birth at the hospital during high season which is from April to August while during low season, the number decreases to 40 deliveries per day.

"Expectant mothers no longer lose their lives during delivery, we have the best knowledge and skills on management of postpartum hemorrhage (PPH) and pre and se-

vere Eclampsia which are among leading factors contributing to women deaths during pregnancy and after delivery", said Khalfan who also benefited with training offered by USAID 'Boresha Afya' project which is facilitated by Jhpiego.

She added: "My skills have been improved. I am more confident with increased competence since I execute my duties in accordance

with the guidelines on how to treat pregnant women".

Lailat Ramadhan Haji (28) who gave birth at the facility in August this year, hailed the services offered at the hospital insisting despite having complications during pregnancy and bleeding after birth, she was properly assisted to safely deliver her baby.

"The nurses saved my life because I had all the danger signs during and after pregnancy. I am advising my fellow women to ensure they give birth at hospitals to avoid deaths that can be caused by over breeding or Eclampsia", she said.

Lucy Ikamba, Jhpiego Project Program Advisor in Zanzibar said they are working with religious and local leaders in advocating for family planning within the community.

"The number of people accepting to use contraceptives is increasing since we started to engage local and religious leaders in conducting advocacy. The leaders work closely with community health workers (CHW) where public meeting were conducted in both, Unguja and Pemba Islands", said Ikamba noting with the support from religious leaders communities are changing their mindsets that using contraceptives is not a sin.

She insisted that more has to be done to empower women to make decisions on their own because currently they are required to seek permission from their husbands before using any of the contraception methods.

The government through Ministry of Health, Community Development, Gender, Elders and Children, plans to increase spending on family planning services from 32 per cent to 45 per cent by 2020 as the Tanzania Demographic and Health Survey (TDHS) 2015-2016 indicates that the country's unmet need for contraceptives stands at 22 percent among married women aged between 15 and 49 years and 23.5 percent among young women aged between 20 and 24 years.

BASHUNGWA URGES SBL TO RECRUIT MORE BARLEY FARMERS TO HELP IN FACTORY EXPANSION PROJECT

By Property Watch Reporter

THE ongoing 41.6bn/- expansion of Serengeti Breweries Limited factories in Dar es Salaam, Kilimanjaro and Mwanza should also increase numbers of farmers supplying raw materials to the brewer.

Minister of Industries and Trade, Innocent Bashingwa said in Dar es Salaam this week that SBL has done a good job in its Local Raw Materials (LRM) project through which the beer brewer gives priority to sourcing raw materials within the country.

"As you expand your factory capacity and create jobs, remember also to increase the number of farmers who supply you with raw materials so that more of our farmers get a reliable market for their commodities," Bashingwa said while officiating at an SBL new corporate identity marks.

He commended the brewer for its sustained growth and giving priority to local sources when procuring raw materials saying such a move is vital to revolutionise the agriculture sector and vowed to ensure that legal and policy reforms are undertaken to facilitate private investments.

"Currently, we have a number of ongoing policy reforms geared towards eliminating bureaucracy in public institutions that are considered barriers to trade," Bashingwa added. SBL's LRM project started over five years ago and has so far recruited 400 cereal farmers.

Briefing Bashingwa on SBL's expansion plan, Board Chairman, John Ulanga said 14 million pounds is being invested in the expansion project which has already started in Dar es Salaam. "The new logo reflects the company's new growth ambition, which has already seen the brewer start expanding its operations," Ulanga said.

He said the massive investment, "Will foster creation of more jobs, increase SBL tax contribution to the government and ultimately cement the company's position as a major player and partner in nation building."

Ulanga further noted that the new look corporate identity represents the company's transformative journey since its inception in 1996 stressing the move also shows that the brewer works with natural ingredients.

New SBL Managing Director, Mark Ocitti backed his boss by emphasising that the new corporate identity distinguishes the brewer's unique identity and the strides that has been made over the years from owning a single small brewery



SBL's Moshi plant in Kilimanjaro.

based in Dar es Salaam to the giant company it is today.

"SBL currently operates three breweries located in Moshi, Mwanza and Dar es Salaam, employing over 800 staff - both directly and indirectly," Ocitti stated noting that the brewer's main brands including Serengeti Premium Lager, Serengeti Lite, Pilsner Lager, Kibo Gold,

Guinness and Senator.

The company also distributes the world's leading spirit brands such as Johnnie Walker, Smirnoff, White Horse, Gordons, Baileys among others. Renowned for its sponsorship of the national soccer team, Taifa Stars, SBL has over the past ten years implemented 17 water projects countrywide that provides

over two million people with free clean and safe water.

The company, according to the managing Director, is also in partnership with the Ministry of Agriculture supporting bright students from farming communities to access college education - courtesy of SBL Kilimo-Vivada Scholarship Program.

Incorporated in 1988 as As-

sociated Breweries, SBL is the second largest beer company in Tanzania, with its beer brands accounting for over 25 percent of the market by volume. The majority stake acquisition by EABL/Diageo in 2010 has seen increased investment in international quality standards leading to greater job opportunities for the people of Tanzania.

Naivasha SGR starts operations amid viability concerns

NAIROBI

AS the second phase of the Standard Gauge Railway (SGR) opens Wednesday, questions abound on its viability even as uncertainty remains over the funding to complete last phase to Ugandan border in order to make it commercially viable.

The launch today will only be for passengers with cargo expected to be introduced later. The Chinese funding for the last phase of the SGR to Malaba had been pegged on the willingness by Uganda to build its part from the Kenyan border to Kampala. However, Uganda seems to have hit a snag in terms of funding after China turned down their proposal, forcing the landlocked neighbour to start rehabilitating its metre gauge railway.

Cargo brings the bulk of revenue for the Kenya Railway and with incomplete phase, it makes it difficult for the government to recoup money to pay Sh150 billion loan spent on this section alone as the volumes of goods will be inadequate.

"The government has apparently put money on something that do not have viability at the moment. The essence of the second phase of SGR was to serve businesses at the proposed industrial park in Naivasha, but at the moment we do not know how far the plans have moved," economist Toni Watima told Digital.

Mr Watima said carrying passengers on the SGR was just a second thought as the types of trains being used to ferry them are meant for freight services. The economist argued that there are no sufficient volumes of goods at the moment to break even for the Sh150 billion that was spent on that route.

At the same time, the route is unlikely to be popular with travellers especially given the last mile connection that would require additional expenses for commuters. The Naivasha SGR has stations at Rongai, Suswa in Narok and Mai Mahiu in Naivasha.

Recently, President Uhuru Kenyatta said Kenya would allocate 10 acres to South Sudan at the Inland Container Depot at the Naivasha Industrial Park to ease movement of goods to the neighbouring nation.

Kenyan flower farms push for special economic zones

NAIROBI

FLOWER producers want the enterprises granted Special Economic Zones (SEZ) status to cushion them against runaway costs that are fast eroding competitiveness in the export markets.

Kenya Flower Council chief executive Clement Tulezi said while the SEZ Act was assented to in September, 2015, and came into effect on December 15, 2015, regulations to operationalise it were yet to be gazetted.

"We deal in export-bound only

products that warrants us to enjoy SEZ status. New regulations will create licensing processes and state fees applicable while enabling flower enterprises to enjoy tax benefits that come with this authorised economic operator special status," he said.

In 2018, the floriculture industry emerged third with Sh153 billion coming after diaspora remittances that raked in Sh272 billion and tourism (Sh157 billion). Mr Tulezi said SEZ the status will help ease challenges attributed to new punitive regulations on control of

plastics and double inspection of imported fertilisers.

Flower companies are losing the market to Ethiopia, with Finlay closing down two farms in Nandi. Every year, Kenya doles out billions of shillings, mostly to foreign-owned export-oriented firms in the form of tax credits, deferrals and exemptions. Data from Kenya Revenue Authority (KRA) shows that tax handouts, which stood at Sh220.8 billion 10 years ago, rose steadily to hit Sh455.7 billion in 2016 and Sh478 billion in 2017.

"Flower companies pay up to 45

levies and taxes per year where the costs borne are passed onto flower buyers making our flowers uncompetitive on the global flower market.

Kenya must abolish these taxes and levies or continue losing out investments to its neighbouring countries that offer tax incentives, VAT exemption of equipment and inputs, deduction on cost of energy, availability of water and accessibility to land," he said.

KFC also called on the government to allocate development funds to the multi-billion shilling

industry saying this could help smallholder farmers venture into flower farming thereby creating new jobs and businesses.

"Soluble fertilisers are in acute short supply, thanks to the abrupt change of rules on importation. This has seen fertiliser prices triple with Calcium Nitrate that used to cost Sh40, now being sold at Sh90 a kilo due to demurrage costs. We ask government to mitigate this by building capacity at the Kenya Bureau of Standards to avoid unnecessary double inspection of imported fertilisers," he said.



Workers at a modern Kenyan flower farm.

Substandard cement products threatening SA's built environment

JOHANNESBURG

THE cement industry is seen as a good indicator of a country's economic growth as it is the key input material in infrastructure, development and much like the rest of the modern world, the foundation of South Africa is built on this premise, says Njombo Lekula, managing director of PPC RSA.

Yet, sub-standard cement products are threatening the built environment industry and placing South African lives at risk. Usage of sub-standard cement has various implications that may negatively affect the sustainability of buildings and structures thereby leading to increased repair or maintenance costs, injuries and fatalities due to structural failures or collapse.

During a normal market surveillance exercise whereby competitors' products were all tested for comparison, PPC found that some products supplied by cement producers were sub-standard and warranted further investigation.

Independent testing

In an effort to protect the greater South African cement industry and consumer, PPC appointed, Beton-Lab, a South African National Accreditation

System (SANAS) accredited independent laboratory in September 2017 to physically purchase the bags themselves in order to maintain the chain of custody and assure no interference from any outside party.

Part of the process was to take photographs of each bag (front, side, back panels and bag weights) to verify Letter of Authority (LOA) numbers, cement type and strength class. The weights of the bags were checked and the EN strength testing in accordance with SANS 50197 for 2, 7 and 28 days was performed.

The South African Bureau of Standards (SABS) prescribed uncertainty of measurement allowance of 2.5% was applied when analysing the resultant data. The results show the inability to produce a consistent quality product and thwarting of standards. Alan De Kock, MD of Beton-Lab says, "As an independent laboratory our work is tightly controlled, ensuring accurate data that is in no way influenced by outside parties."

Non-performance of cements tested The report was recently released and the findings were shared with the SABS and the National Regulator for Compulsory Specifications (NRCS),

showing continued non-performance of the cements tested. According to Lekula, non-conformity of strength and weights of some products ranged from 11% to 73% of the sample set. "This failure to conform to local standards not only has an impact on the structural integrity of buildings, but also poses a threat to possible damage of property and even loss of life should the walls come tumbling down."

It was also found that most of the sub-standard cement products carry the SABS mark. The SABS stamp is a mark of regulatory approval, instilling trust in the product being sold and, if used in accordance with the instructions, will result in a structure that is robust and safe.

Stringent internal quality regulations

Local cement producers have stringent internal quality regulations in place to ensure compliance of their products. However, with cement producers supplying the market with sub-standard extended products, Lekula questions the long-term effect on the South African built environment as well as the sustainability and impact on our infrastructure. With non-compliance of quality and durability



A salesman displaying PPC cement.

standards, consumers are unaware of the risk they face.

It takes up to 28 days for cement to develop strength and fly ash does not start developing strength before 28 days. The durability of mortar or concrete is primarily dictated by the amount and the strength performance of the cement that is used.

Retailers, builders and construction companies are also at risk of future legal action or loss of income as selling and using these sub-standard products can have a negative effect on the perception consumers have of their businesses and standards.

Lekula concludes, "The use of sub-standard cement products has been identified as one of the main causes of building collapse globally. PPC has decided to take a stand against sub-standard cement products to ensure the safety of consumers and longevity of structures."

BARCLAYS BRANCHES TO CHANGE LOOKS NEXT MONTH WITH REBRANDING TO ABSA

By Property Watch Reporter

SOME Barclay Bank Tanzania physical branches will change their looks to reflect Absa Group's corporate outlook including colour and logo from the middle of next month.

BBT's Managing Director, Abdi Mohamed said in Dar es Salaam this week that the brand and name change to Absa is proceeding as planned as the local subsidiary migrates to the holding company's corporate symbols.

"We have taken a sequenced approach and expect some branches to reflect several elements of the new brand by mid-November, while some branches will retain the current look," Mohamed told the bank's clients at a get together part attended by Peter Matlare, Absa Group Deputy CEO, Peter Matlare and Saviour Chibiya, Regional Managing Director for Africa Operations, Saviour Chibiya.

He said the intention is to take customers and the public with the bank through the transformation journey visually. "We will however continue to operate and trade as Barclays Bank Tanzania Limited until our name officially changes, as approved by the regulator," Mohamed noted.

He further assured clients that the bank is committed to serving the local market and that momentum built over the past three years is encouraging. "Our commitment to clients has been demonstrated in the successful execution of key financing transactions amounting to 529bn/- across sectors such as oil & gas, public sector, manufacturing and agriculture," the BBT chief added.

Speaking at the same ceremony, the bank's Corporate Director, Brian Kalero said BBT is geared at supporting both the private and public sectors in driving sustainable economic growth across various sectors.

"As our customers grow their businesses, we are well positioned to continue supporting their various



Barclays Bank Tanzania headquarters in Dar es Salaam.

funding requirements and provide digitally led transactional banking solutions which are aimed at creating efficiency in the way we do business," Kalero said.

He said because of the lender's outstanding investment in innovation and growth, BBT was named by the 12th EMEA Finance African Banking Awards 2019, as the 'Best Investment Bank in Tanzania' for the second year in a row and thus demonstrating the bank's continued growth.

"Awards such as these demonstrate our capability to go to extraordinary lengths to overcome unique challenges, regardless of how intricate the deals are or scale to bring our client's goals and possibilities to life," he added.

The event was not only a platform to appreciate the continued support of its customers but was also used to provide an opportunity for clients to join BBT in its transition journey and be informed of the expected milestones as the lender prepares to rebrand into Absa.

In addition, BBT also offered clients access to Absa research on the current global and Tanzanian macroeconomic environment. In the report which was presented by Riddle Markus, Absa's Macro-economist for Sub Sahara Africa, he commended Tanzania's impressive growth rate in recent years despite a number of global and domestic challenges. Riddle also provided customers with insights on the increasingly challenging global macroeconomic backdrop.

Steel import duties a weapon in trade war, but inappropriate for South Africa industry

JOHANNESBURG

THE news of the closure of Robor, a 90-year old South African blue-chip steel producer, has recently occupied industrial news headlines.

At the time of the introduction of duties in 2015, NEASA cautioned government of the consequences of introducing import duties to protect South Africa's steel monopoly, AMSA, calling it a "slow poison" causing the inevitable and painful demise of the steel downstream.

Since then, many steel companies have shut down and in the recent weeks some prominent names, including Robor, either downsized substantially or even closed their doors. The effect of the "slow poison" is becoming more and more apparent.

In 2015, government introduced a 10% ad valorem duty and soon thereafter a further 12% safeguard duty on hot rolled steel, which is the raw material that steel companies use as input material for their production processes.

The effect that this had on Robor, a world class tube producer, was devastating - as is the case with many companies. The death knell in the case of Robor was the 58% increase in imports of finished products. Robor is not the only victim - many companies are severely negatively affected by the duties protecting AMSA.

Encouraging finished product imports

Protecting AMSA, South Africa's only primary steel producer, discourages downstream manufacturing and encourages the imports of finished products, which, in most cases, attracts no import duties. We must hasten to mention that the introduction of duties on the imports of finished products - due to administrative inabilities and the risk of corruption and manipulation - is not a viable option either.

Having protection for the primary steel pro-



Steel rolls at Robor steel producer in South Africa before closure.

ducer and no protection against the imports of finished products, is having the worst possible effect on all role players in the steel downstream - both business and labour (jobs).

It is NEASA's view that since the notion of the protection against the importation of finished goods is not practical, duties therefore need to be scrapped in its entirety.

No matter where it happens and whatever the reason, each job lost is a tragic occurrence. The trauma suffered by an individual and his/her dependants during and after a retrenchment is immense.

The effect on broader society goes deep.

It is against this background that we point out that the potential job losses at AMSA, in the case of the scrapping of all duties, is substantially less than jobs actually lost (nationally) as a result of the current duties arrangement.

Inappropriate tool to protect monopoly Even as a weapon in a trade war, as is the case between the USA against China, the effectiveness of duties still has to be proven. However, as a tool to protect a monopoly, as is the case with AMSA, it is highly inappropriate and is always bound to fail - resulting in losses for all involved.

One can only hope that recent events are

causing government to have an in-depth reflection on its current stance on duties, both in respect of extending the scope of the current duties arrangement, and in respect of the continuation of the current protectionist arrangement in respect of AMSA. South Africa can no longer afford to protect AMSA. The current attempt to do so will prove futile in the face of modern steel mills worldwide, against which AMSA will never be able to compete.

The continued attempt to protect AMSA, to the detriment of the steel downstream, will overall prove to be very costly. Bold action is urgently required.

Bank in three month 'Nyumba Yangu' housing loan campaign

By Property Watch Reporter

IN a bid to lure members of the public take its housing loans, Exim Bank Tanzania has launched a three months long promotion dubbed, 'Nyumba Yangu' campaign.

Exim Bank's Head of Retail and SME Assets, Charles Kapufi said in Dar es Salaam earlier this week that the home loans attractive low-interest-rate to make homeownership more accessible, affordable and within reach of many people.

Kapufi said the 'Nyumba Yangu' loan offers a 15 percent interest rate per annum to all new applications for a new house in the next 90 days. "Buying a house could be a single most important investment decision for many first-time homebuyers but could mean something different from those buying their second homes," Kapufi noted.

He argued that Exim Bank's approach to home purchasing loans and equity release by refinancing a self-owned house is not that of one-size-fits-all noting that the product, will further assist current homeowners who have existing mortgage loans elsewhere replacing their high-interest payment with low rates.

"And the story does not just end there, for those whose houses have increased in value because of price appreciation or quality improvements done on the property, we are better placed to help them convert the value in their houses into cash through a cash-out mortgage loan," he added.

The Exim Bank Tanzania Head of Retail and SME further stated that the affordable loan allows one to use cash advanced to them to buy the next home, upgrade the property with the landscape, new paint, new roof, set up an additional saving or put the money towards long-term investment.

As part of a development ecosystem, the bank is committed to taking a front seat in providing a valuable opportunity to potential and existing homeowners, the right change and growth in their livelihoods by providing them with affordable loan terms, according to Kapufi.

"It's our belief that this will surely be achieved by advising and serving our customers as part of our family, as we help them at every stage of the loan application process," he stressed.

UK lifts ban on Sharm el Sheikh flights after four years

LONDON

UK airlines will be allowed to fly direct to Sharm el Sheikh again, four years after flights were first banned.

The UK government has an-

nounced that the ban on flights to the holiday resort on the southern tip of the Sinai Peninsula no longer stands. The restriction was put in place in 2015 after the bombing of a Russian aircraft shortly after it took off from Sharm el Sheikh

International Airport. All passengers and crew on the flight died and Egyptian officials admitted the airport did not meet international security standards.

Since then, Egyptian authorities and British security teams have

worked together to enable flights between the countries to resume. Improved security procedures at Sharm el Sheikh International Airport are the driving factors for the lifting of the ban which is seen as the first step in resuming direct

flights between the two destinations.

Travellers set to visit Sharm el Sheikh are advised to check with their airline or tour operator for information on flight services. It's good news for Egypt's tourism in-

dustry as Sharm el Sheikh was a hugely popular package holiday destination with UK tourists before the ban was imposed. The good news for Egypt comes on the same day that Cairo was listed in Lonely Planet's Best in Travel

2020 as one of the top 10 cities to visit in 2020. Giza's soon to open Grand Egyptian Museum and the country's new Sphinx Airport were listed as two of the primary reasons that the Egyptian capital made the cut.

TECHNOLOGY

HONG KONG'S LIMETREE CAPITAL BUYS SOHO CHINA PARKING PORTFOLIO FOR RMB 761M

BEIJING

LIMETREE Capital has acquired a portfolio of nine underground car parks in Beijing for RMB 761 million (\$107 million) from Soho China, as the private equity company increases its holdings of what it calls an "undervalued and under-researched" asset.

The Hong Kong-based firm, which was founded by former Deutsche Asset APAC chief executive James Goulding thirteen years ago and has \$1.1 billion in assets under management, signed a sale and purchase agreement on 30 September to acquire the portfolio through its \$419 million car park-focused fund.

The investment vehicle, which closed in December last year, is backed by US institutions, endowments, European institutions and family offices, LimeTree Capital's business manager Kevin Wang told Mingtiandi.

Spread across nine of Soho's mixed-use projects in China's capital city - including the Zaha Hadid-designed mixed-use development Soho Galaxy - the car parks will be operated under LimeTree's "We Park" brand of car parks.

The fund's acquisition brings its overall parking portfolio to roughly 35,000 bays across 47 mixed-use projects, hospitals and shopping malls in nine cities in China, including Shanghai, Shenzhen and Chengdu.

Profiting from a mainland parking shortage

Under the terms of the deal, the fund's Huibo subsidiary - which manages the parking facilities - has agreed to purchase the 2,583-bay portfolio from the Beijing-based property developer at a price equivalent to RMB 294,619 per bay.

The deal gives the LimeTree Capital fund ownership of the underground car parks at Jianwai Soho (East), Sanlitun Soho, Soho Shangdu, Chaowai Soho, Soho Nexus Center (Beijing), Galaxy Soho, Chaoyangmen Soho, Danling Soho and Zhongguancun Soho.

A stock exchange announcement filed by Soho indicates that the rental income of the car parks achieved RMB 20 million last year, representing an 18 percent increase on the RMB 17 million collected in rent in 2017.

Wang told Mingtiandi that he expects the overall income of the Soho portfolio to increase materially under the Huibo asset management platform, which is also known under the English name We Park.

"Huibo enhances returns by optimising the operating cost structure of the car parks it manages and maximizing car park occupancy and income through proactive and targeted marketing, customer-oriented parking products development, non-parking income growth and other management initiatives," Wang explained.

The LimeTree executive said that there is a huge market for the niche asset class in China, supported by the growth of car ownership in the country. "With car ownership expected to overtake the US within the next few



The "We Park" facility at Chengdu's West Village has charge points for electric vehicles.

years, the government has said that there is a shortage of 50 million parking bays in the country," he said. Despite auto sales growth declining 9.6 percent to 2.04 million in the first half of 2019, the number of cars on the road reached 250 million at the end of June, just less than the US's 281 million.

The LimeTree Capital fund will invest in upgrading and modernising its newly acquired car parks to improve their appearance and sustainability and bring them in line with the company's We Park brand. Wang says that We Park will also take steps to make the properties more user friendly through improved signage and a mobile payment app offering monthly subscriptions.

We Park's West Village car park in Chengdu - which serves an urban residential complex and features electric car charging points - was the first project outside of North America to be certified under the Parksmart standard for sustainable parking structures.

Rise of car ownership invites investors to park cash Like LimeTree Capital, other international and domestic players have been building up portfolios of parking assets in China as car ownership continues to grow in what was once the People's Republic of Bicycles.

Just under two years ago, Warburg Pincus led a \$227 mil-

lion funding round for China's biggest car park manager, Sunsea Parking. Two years before that transaction, LimeTree had bought an 80 percent stake in the company for \$42 million, which it has since exited.

Superinvestor Fang Fenglei's Hopu Investments, which also targets parking in mainland China, invested HK\$933 million (\$119 million) in an airport operator in Hainan ten months ago, with the company saying that its car parking investments complemented its airport-related ventures.

Beyond China, Asian firms have been targeting the asset class in Europe, hoping to benefit from an uptrend in electric vehicle ownership. Just six months ago,

South Korea's Hana Financial Investment was reported by The Korea Economic Daily to have agreed to acquire a 15 percent stake in French car park operator Indigo Group. Four months before that deal, Sumitomo paid €400 million (\$445 million) to buy the largest car park operator in Scandinavia, Q-Park Nordics, from KKR, according to sources cited by Reuters.



Record-breaking US\$5.1 billion The Centre in Hong Kong.

Duo tower deal in Singapore part of growing trend learning towards acquisitions in APAC

SINGAPORE

ASIA Pacific investors racked up US\$13 billion of joint venture transactions in the first half of this year, below the US\$21 billion recorded in the first half of 2018, which was swelled by the record-breaking US\$5.1 billion sale of The Centre in Hong Kong.

The increase in JV deals comes as global investors seek to increase their exposure while spreading risk, says Tim Graham, Executive Director and Head of Capital Strategies for JLL Asia Pacific. "We are seeing an increased appetite for JV deals as investors are looking for more creative strategies to access investment opportunities in a crowded market. JVs also reduce concentration risk for investors."

"Asian investment managers are looking to diversify their capital and realise gains from substantial assets, while retaining a stake and management fee income. These assets are hard to replicate, so owners often do not wish to sell out," says Graham.

"From the investor point of view the substantial lot sizes in core Asian cities mean they often prefer buying a minority stake in order to diversify risk in their portfolio."

Singapore, China becomes centres for JV deals

Around US\$8 billion of those deals took place in China, where international investors are playing a larger role, due to the relaxation of rules regarding foreign capital and domestic companies requiring

more funding. Most overseas investors prefer to form a JV with an asset manager, either Chinese or international.

In July this year, German insurance company Allianz entered into a JV with Gaw Capital Partners to acquire the Duo Tower and Duo Galleria in Singapore a joint venture between Malaysia's strategic investment fund, Khazanah Nasional Berhad, and Temasek Holdings - represented by JLL - for S\$1.6 billion (US\$1.2 billion). Gaw is understood to be acting for a sovereign wealth fund in the transaction.

At the end of last year, Allianz bought a 20 percent stake in Ocean Financial Centre in Singapore from Keppel REIT for S\$537.3 million (US\$392.1 million). In August, UK developer and investment manager Chelsfield teamed up with Malaysian developer Amcorp Properties, Hong Kong investment manager Pamflett and Hong Kong billionaire Adrian Fu in order to acquire interests in four Shanghai office towers for RMB1.5 billion.

The office towers at LifeHub@Daning, sold by units of Sino Ocean Group, will be owned by a 50:50 JV between Pamflett's latest fund and a consortium formed by the other three investors. Amcorp has previously co-invested with Chelsfield in the Shanghai office sector.

"We expect to see continued interest in joint ventures from both investors and investment managers, particularly in developed markets where competition for assets is strong and lot sizes are higher," says Graham.

Abu Dhabi buildings light up to mark World Polio Day

ABU DHABI

ABU Dhabi buildings lit up in honour of World Polio Day in a show of support for UAE-backed efforts to eradicate the deadly disease.

The landmark Abu Dhabi National Oil Company (Adnoc) headquarters displayed the message #endpolio, with the same slogan was emblazoned on the facade of the Abu Dhabi Global Market ahead of the annual commemoration, held on October 24.

World Polio Day celebrates the huge strides that have been made to tackle the debilitating disease in recent years - and also acts as a global rallying cry to governments and health officials to do more.

After a rapid decline of polio cases recorded across the globe - from 350,000 in 1988 to just 22 by 2017 - numbers are on the rise last year.

The World Health Organisation warned there is set to be hundreds of

thousands of new polio cases every year in the next decade unless leaders show "unwavering commitment" to tackle the debilitating disease, the World Health Organisation said.

The warning came as 72 new cases of polio were recorded in Pakistan this year, the highest number since 2015. The number is an increase on the 33 cases found in both Pakistan and Afghanistan last year.

The UN health body said that, despite the potentially fatal infectious disease now only being found in small pockets across the two countries, there is no room for complacency if polio is truly to be overcome

The UAE has been leading efforts to eliminate the disease with the Crown Prince of Abu Dhabi, Sheikh Mohamed bin Zayed, personally donating more than \$167 million (Dh613) million towards eradication campaigns since 2011.

Gulf countries must spend \$1.6 trillion to develop infrastructure

ABU DHABI

INVESTMENTS to the tune of \$1.6 trillion (Dh5.88tn) are required across the Arabian Gulf to develop infrastructure to support economic growth and governments need to foot most of the bill, according to a new report.

The study, by Oliver Wyman, said infrastructure development is "one of the key components of the various national development strategies" announced by the region's governments, with more and better infrastructure needed to support the expected population growth as economies diversify. Although the private sector is expected to contribute \$600 billion, "national governments need to bridge the gap", the company says.

"Gulf countries are actively introducing PPP (public-private partnership) programmes to ensure they reach their strategic and sustainable goals. Currently,

the region's macroeconomic fundamentals are solid and it is clear that the factors driving demand for the improved and established infrastructures will continue to remain in the future. This results in the GCC countries being an interesting geography for long-term private investors looking for healthy and stable returns," said Jeff Youssef, a partner at Oliver Wyman.

Of the \$1.6tn required, \$630bn is linked to mega-projects forming part of national visions, such as Saudi Arabia's Neom, Qiddiya and Amala. However, even the remaining \$980bn is 64 per cent higher than the \$580bn spent by governments within the past five years.

The need for greater investment is fuelled by the region's growth. The Gulf's population has grown 11-fold since 1960 and current birth rates are 50 per cent higher than in countries in the 36-member Organisation for Economic



Night look of hi-tech infrastructure in Dubai

Co-operation and Development. A more affluent population, with a gross domestic product per capita higher than most developed econ-

omies, also places greater pressure on resources. Infrastructure development, however, "has not kept pace with economic advances and

the growing population," the study found.

"Over the past five years, rail, road, and airport infrastructure

have attracted around \$200bn in funding, but this is not nearly enough.

There are plans afoot to substantially improve existing transport infrastructure and to build new infrastructure to meet ambitious economic development targets," the report said. "The failure to achieve this can impact companies' supply chains and have implications on international trade, impeding economic growth."

Looking at current infrastructure plans, about \$120bn in private equity and \$280bn in private debt is required to build projects, the report said, and a further \$130bn in private capital will be needed if the proposed mega-projects materialise.

Although the region has grown its use of PPPs over the past five years, governments need to offer the private sector a clear framework as some schemes have faced delay or

cancellation.

The consultancy says governments must ensure PPP laws are clear and in place, that there is a robust pipeline of investible projects, and that they embrace "acceptable risk-sharing" as well as understanding that investors need to make a profit. It also recommends establishing PPP units, such as those already established in Kuwait and Dubai, to "provide investors with clarity and help them navigate the complicated web of approvals and licenses that may be required".

"PPPs are now emerging as the preferred path to bring private investment projects that are part of the various national development plans for GCC governments," said Mr Youssef. Management consultancy Oliver Wyman is part of Marsh & McLennan Companies, a professional services group with annualised revenue of \$16bn.

Republican lawmakers disrupt Democratic-led President Trump impeachment inquiry

WASHINGTON

REPUBLICAN lawmakers, encouraged by President Donald Trump to get tougher in fighting Democrats' attempts to impeach him, on Wednesday disrupted the U.S. House of Representatives impeachment inquiry and prevented a Pentagon official from testifying.

The Republicans stormed into a hearing room where Laura Cooper, the U.S. defense official who oversees Ukraine and Russia matters, was due to testify behind closed doors and began yelling, lawmakers and aides said.

The impeachment inquiry focuses on Trump's request for Ukraine to investigate a domestic rival - Democrat Joe Biden - for his personal political benefit.

In a dramatic confrontation during an escalating probe that threatens Trump's presidency even as he seeks re-election next year, Capitol police were called in to clear the room and bring order, a Republican congressional aide said.

A witness inside the room said the Republicans brought cellphones into the high-security facility where electronic devices are forbidden.

"They're freaked out. They're trying to stop this investigation," Democratic Representative Ted Lieu said. "They don't want to hear from witness Cooper today. They know more facts are going to be delivered which are absolutely damning to the president of the United States."

Republican Representative Mark Meadows told reporters of the situation in the hearing room: "There's about 20 members (lawmakers) down there, at

least a dozen that are not on the three committees. And they're going to wait until there's a more open and transparent process."

Republicans have called the rules for the impeachment inquiry set by the leaders of the Democratic-led House unfair. The U.S. Constitution gives the House wide latitude in how to conduct the impeachment process and set rules for the inquiry.

The witness who saw the events said the Republican lawmakers pushed past Capitol Police personnel and started yelling, voicing their objections to decisions made by the Democratic leaders of the House to hold depositions in closed sessions and not release transcripts of the testimony.

Republican Representative Matt Gaetz, an outspoken Trump supporter who led Wednesday's action, had tried to enter the committee room last week but was turned away because he was not a member of any of the three committees leading the investigation.

Democratic Representative Stephen Lynch, who is allowed to attend depositions as a member of House Oversight Committee, said Cooper did not testify. A House aide said the day's impeachment-related proceedings were suspended for the time being.

Democratic Representative Eric Swalwell told reporters that the Republicans had compromised a secure area of the Capitol, obstructing the impeachment inquiry and sought to intimidate a witness, but would not delay the impeachment probe overall.

"We see this as an effort not only to in-



President Donald Trump

timidate this witness but also to intimidate future witnesses from coming forward. It's not going to work," Swalwell added. "We're not going to be deterred," Swalwell added.

Cooper, the deputy assistant secretary of defense for Russia, Ukraine and Eurasia, earlier in the day arrived for testimony and was expected to face questions about Trump's decision this year to withhold \$391 million in security assistance to Ukraine approved by Congress.

In testimony to the inquiry on Tuesday, William Taylor, the top U.S. diplomat in Ukraine, said Trump had made the aid contingent on Ukraine announcing it would conduct politically motivated investigations the president demanded.

'NEVER ENDS'

Trump on Monday told reporters that "Republicans have to get tougher and fight" the impeachment, saying the Democrats "vicious and they stick together."

"It never ends. The Do Nothing Dems are terrible!" Trump wrote on Twitter earlier on Wednesday, later adding their "case is DEAD!"

Before the hearing room was stormed, dozens of House Republicans appeared before reporters with some denouncing the impeachment process run by Democrats as a "joke," a "railroad job," a "charade" and "Soviet-style." They complained that testimony was being taken privately rather than in public hearings and that the House did not hold a

vote formally authorizing the investigation.

"It is a sham, and it's time for it to end," Republican congressman Mark Walker said.

The inquiry could lead to the House passing formal charges known as articles of impeachment, prompting a trial in the Republican-controlled Senate on whether to remove Trump from office. Senate Republicans have shown little appetite for removing Trump.

As she arrived at the U.S. Capitol, Cooper did not answer questions from reporters. She apparently appeared voluntarily before the lawmakers as the Pentagon had not blocked her from testifying. The Trump administration had sought to block testimony by several other current and former officials.

Taylor testified that he was told by the U.S. envoy to the European Union, that Trump had linked the aid's release to public declarations by Ukrainian President Volodymyr Zelenskiy that he would investigate Biden, his son Hunter Biden's tenure on the board of a Ukrainian energy company called Burisma, and a debunked conspiracy theory that Ukraine, and not Russia, meddled in the 2016 U.S. presidential election.

The impeachment inquiry, triggered by a whistleblower complaint against Trump by a person within the U.S. intelligence community, focuses on a July 25 telephone call in which Trump asked Zelenskiy to carry out those two investigations. Zelenskiy agreed during the call. The aid was later provided.

Agencies

Africa urged to redefine its digital age narrative

ADDIS ABABA



AFRICAN experts and policymakers have called on African countries and pan African institutions to redefine Africa's narrative in the digital age in line with the continent's major development aspirations.

They made the call on Wednesday during an ongoing African Union (AU) Specialized Committee meeting on Communication and Information Technology (ICT) that runs until yesterday, as they called on all AU member countries and the AU to establish a continental cybersecurity guard, as well as building consensus on integrated connectivity roadmap and elaborate efficient communication strategies to bring the African Union closer to the African people.

Moctar Yedaly, Head of Information Society at the AU's Department of Information and Energy, who emphasized the vital need "to redefine the narrative of our mother continent in this digital age where information and different kind of content can be produced and distributed to a worldwide audience in real-time."

Yedaly (pictured) also emphasized that "African experts on Communication and ICT should put hands on deck to work together and take advantage of the existing traditional and digital communication tools and channels to engage with our people in Africa, in the Diaspora and throughout the world."

According to Moctar, the AU "needs its audiences to understand and appreciate the developments happening on the continent as well as the good and inspiring progress taking place in many countries" under the AU's 50-year continental development Agenda 2063.

"We live in the era of digital and networked economies qualified as the 4th industrial era. Therefore, the formal frameworks used to design and structure firms and organizations, lead, govern are being totally transformed," he said.

"It is unfortunate that some of our leaders and a big number of our people still feel that this technological and network disruption is a distant concern for our endeavors or irrelevant for our industry," he said, adding "it is our duty as experts to create our smart or digital leaders."

Noting that the driving force behind this accelerating change is the digital and collaborative economy, which marks a major shift from firm-based to network-based business models, Moctar also stressed that today's leading organizations in the world are network-centric and are creating remarkable economic returns by capitalizing on network advantages. Amr Farouk Safiawt, Manager of African Organizations under the Egyptian Ministry of ICT, also highlighted some of the existing major challenges facing the sector of communication and ICT.

"To face these huge challenges it is important to create a conducive environment and reinforce the capacity of member states to overcome these problems," Safiawt said. He also noted that "many African nations are still lagging behind when it comes to the use of internet due to poor infrastructure among others."

Abiot Sinamo, ICT Director General at the Ethiopian Ministry of Innovation and Technology, also emphasized the need to promote the implementation of previously adopted continental decisions and declarations.

According to Sinamo, among the previously adopted continental decisions and declarations include the establishment of Pan African Radio and Television Channels, AU Communication and advocacy Strategy 2014-2017, African media development initiatives (Pan African Media Observatory, Pan African Media Network and Pan African Media Portal), implementation of Dot Africa, African Internet Exchange Point (AXIS), as well as the harmonization of policies and regulation.

Xinhua

S.African govt urged to reverse drop in foreign tourist arrivals

CAPE TOWN

SOUTH Africa's opposition Democratic Alliance (DA) on Wednesday urged the government to reverse a decline in international tourist arrivals. This came after latest figures show that fewer international tourists were visiting South Africa mainly due to security concerns and strict visa regulations.

"Little, if anything, has been done to deal with the perception that South Africans are xenophobic and that our country is not a safe place to visit," said Manny de Freitas, shadow minister of tourism. The DA will also table this issue in the National Assembly, he said. Tourism has been recognised as a key driver for employment and economic growth in South Africa.

According to figures released by Statistics South Africa earlier this week, the number of tourist arrivals from most of the 10 largest sources of travellers declined since the beginning of this year.

Xinhua

Withdrawal of foreign troops stationed in Syria illegitimately is priority, says Kremlin

SOCHI

THE Kremlin is confident that all foreign military deployed in Syria illegitimately, must leave the country, Spokesman Dmitry Peskov said yesterday.

"As for the presence of American soldiers in Syria, our position is well known - only the Russian units are present in Syria legitimately at the invitation of the Syrian leadership," Dmitry Peskov told reporters.

"Of course, the final goal is a full withdrawal of any foreign armed forces, foreign military from the territory of the Syrian Arab Republic," he went on to say. "This position is shared by Moscow and Damascus, and this aim is the ul-

timately priority after a full political settlement is achieved," Peskov stated.

On Wednesday, US President Donald Trump confirmed Washington's plans to withdraw troops from Syria, saying "Let someone else fight over this long blood-stained sand." He pointed out, however, that the US intended to keep oil fields in northeastern Syria under its control, and to then decide what to do with them.

On October 17, the United States, represented by Vice President Mike Pence, reached a deal with Turkey to pause Turkey's Operation Peace Spring. Turkey consented to a 120-hour ceasefire so that Kurdish units making up the coalition of the Syrian Democratic



Forces (SDF) could leave the areas of the border security zone that Ankara is attempting to create. Predictions as to Kurds' attitude to US in light of recent developments

In addressing issues related with trust or distrust towards each other by the parties involved in the situation in Syria one should rely on real action, the Russian presidential spokesman told the media.

"It is necessary to bear in mind the situation that exists de facto, in reality," he said. "Suffice it to recall the situation involving the Kurds. They are unlikely to trust promises by those who were their close partners just recently."

In this way he commented on Washington's statements about the need for caution in concluding agreements on Syria with Russia.

Peskov recalled that Russia's sole aim was to ensure a political settlement in Syria and also that country's territorial integrity and

sovereignty.

On Wednesday, Peskov said that the United States, which had been the Kurds' closest ally over years, in fact abandoned them on the border face to face with the Turks.

"The United States in recent years was the Kurds' closest ally," he recalled. "In the end, the US abandoned the Kurds. In fact, it betrayed them. It has preferred to leave the Kurds on the border, nearly forcing them to fight the Turks."

Russia and Turkey on Tuesday agreed on giving the Kurdish Self-Defense Forces 150 hours starting from 12:00 of October 23 to leave the 30-kilometer-wide zone along the border with Turkey.

Agencies

India runs Kashmir council vote despite lockdown and boycott

SRINAGAR, India

VILLAGE council elections are being conducted yesterday in Indian-controlled Kashmir, but the absence of mainstream local politicians leaves worry the polls will install puppets of the central Hindu-nationalist government that revoked the disputed region's semi-autonomous status in early August.

Officials are hoping the elections of leaders for more than 300 coun-

cils will lend credibility amid a political vacuum and contend they will represent local interests better than former corrupt state-level government officials.

But the elections are being boycotted by most political parties, including those whose leaders had been sympathetic to the central government but are now in makeshift jails or under house arrest. India's main opposition Congress party is boycotting as well, possibly allowing a clean sweep for



Prime Minister Narendra Modi's Bharatiya Janata Party.

The BJP has a very small base in the Kashmir valley, the heart of a decades-old anti-India insurgency in the region of about 12 million people.

Predominantly Muslim Kashmir is split between India and Pakistan, with both countries claiming the region in its entirety. Insurgents in the Indian-controlled portion demand independence or a merger with Pakistan.

In the elections, members of the more than 300 Block Development Councils formed last year will choose chairs. Each block comprises a cluster of villages across Jammu and Kashmir, a state that India's Parliament downgraded

in August to a federal territory, a change that takes effect on Oct 31.

About 1,000 people are running. In at least 25 councils, candidates are running unopposed.

Most of the candidates and thousands of council members, the electorate for yesterday's vote, have lived for months in hotels in Srinagar, the region's main city, over security concerns. In the past, militants fighting against Indian rule have targeted poll contestants.

Agencies

China improves business environment for higher productivity

A GOOD business environment yields sound productivity and competitiveness. Improvement of the business environment is an on-going process, and there is always room for things to become better.

Earlier this month, the State Council, China's cabinet, passed a draft of regulations on improving business environment.

The draft focuses on the demand from market players, aims to transfer government functions, and institutionalizes China's successful experience in deepening the reform of streamlining administration, delegating powers and improving regulation and services, and puts the Chinese practice on par with the world's advanced level.

It also establishes basic institutional

norms in business environment that give equal treatment to domestic and foreign enterprises.

The move, which demonstrates the country's determination to further optimize business environment and conforms to the expectations of market entities, has gained wide applause.

China has made notable achievements in improving business environment. Faced by increasing internal and external risks and challenges, the country puts great emphasis on building a sound business environment for high-quality economic growth.

It has taken measures to improve business environment, including further streamlining administration and delegating powers, simplifying approval procedures nationwide and cutting

taxes and fees.

In the first seven months of the year, tax cuts and fee reductions saved businesses by around 1.349 trillion yuan (\$190.7 billion), representing a great burden off the shoulders of the real economy and more dividends for private enterprises.

The country has also rolled out the Foreign Investment Law, and comprehensively implemented the system of pre-establishment national treatment plus a negative list across the board. These policies have constantly opened up new prospects for high-quality economic development.

According to the Doing Business 2019 report released by the World Bank, China moved up 32 spots to the 46th place compared with the last year,

becoming one of the top improvers.

At present, China's economy has shifted from a stage of high-speed growth to one of high-quality development. It is undergoing changes in quality, efficiency and impetus, during which the comparative advantages of labor, land and other production factors are gradually weakening, and institutional supply has become an important core competitiveness.

Against this backdrop, only by constantly creating new institutional advantages can the country enhance the attractiveness, creativity and competitiveness of its economy and make it stable and far-reaching.

The rule of law is an important tool to improve business environment and an important part of business environ-

ment.

The draft on improving business environment, which offers market entities institutional guarantee when they invest and develop business in China, puts the improvement of business environment on the track of the rule of law, and gives play to the role of the law in guiding, pushing forward, regulating and guaranteeing reforms.

It could also inject vitality into the market and endogenous impetus into the economy.

The draft of regulations to improve business environment, the first of this kind established through government legislation, manifests China's resolution to continue deepening reform and expanding opening-up, and the equal treatment the country gives to various

market players.

It is vital in stabilizing market expectations and boosting confidence for development.

At present, to improve business environment serves as an important foundation for stabilizing employment, finance, foreign trade, foreign investment and market expectations as China is faced by increasing external challenges. It also bears special significance for the country to cope with the current downward economic pressure.

Through improving business environment on a regular basis and creating a better environment so that market vigor could be unleashed, China is bound to open up brighter prospects for high-quality economic development.

People's Daily

China to open its door wider for win-win cooperation

THE door of China's opening-up will only open wider and wider, the business environment will only get better and better, and the opportunities for global multinationals will only be more and more, Chinese President Xi Jinping said in a congratulatory letter to the first Qingdao Multinationals Summit.

Held in Qingdao, east China's Shandong province from Oct. 19 to 20, the event showcased China's determination to open wider amid sluggish global trade and investment.

115 companies on the Fortune Global 500 list for 2019, 284 leading enterprises and over 5,100 guests participated in the summit themed "Multinational Companies and China". The attendance indicated that multinationals value the opportunities China offers and that they are confident about the country's further opening-up.

Multinationals' investment has been instrumental in China's development. In the past 40-plus years of China's reform and opening-up, nearly one million foreign-invested enterprises have brought \$2.1 trillion of investment, advanced technologies and equipment, high-quality products and services, management skills and innovation resources to China.

As important participants, witness-

es and beneficiaries of the country's reform and opening-up, multinationals have connected China with the rest of the world. It is through those interactions with the world that China has realized long-term and rapid development.

In recent years, economic globalization has encountered headwinds and multinationals were requested to withdraw from China and decouple themselves from Chinese economy by certain forces. Such headwinds may be strong, but they will never shake the cooperation foundation between China and multinationals.

China has been the largest recipient of foreign investment among developing countries for 27 consecutive years since 1992. Last year, China maintained growth in FDI, bucking a global trend of slide.

In the first three quarters this year, over 30,000 foreign-invested enterprises were newly set up in the country, with the actual use of foreign capital growing by 6.5 percent year on year. Now, about 490 companies on the Fortune Global 500 list have invested projects in China.

Facts have proved that China and multinationals enjoy closer contacts and make greater strides towards common development, creating a snowball effect.

The interaction between China



The venue of the Qingdao Multinationals Summit

and multinationals fully proves that seeking win-win results through greater openness and cooperation is the right way to develop at any time.

A major reason why China adheres to opening-up is that foreign investment has contributed to the country's development.

The Chinese Academy of International Trade and Economic Cooperation released a report titled "Multinationals in China: 40 Years of Investment" at the Qingdao summit.

According to the report, foreign-invested enterprises, which account for less than 3 percent of the total

number of enterprises in China, contribute nearly half to the country's foreign trade, one fourth of the output value and profits of industrial companies above the designated scale, and one fifth of tax revenue.

China has always been a favored place for transnational corporations thanks to the high return from the Chinese market.

Statistics from the Bureau of Economic Analysis under the US Department of Commerce show that the return on investment for US businesses in China in 2018 was 11.2 percent compared with a global average return of 8.9 percent for American

companies.

China has always been one of the most attractive investment destinations in the world, said a manager with a multinational company present at the summit.

To achieve win-win cooperation requires an open and inclusive environment and mind. For decades, China has further opened up, broadened market access and improved business environment, providing an inclusive environment for foreign investment.

In the past three years in particular, the country has revised the negative lists on foreign investment for three times, reducing 57 percent of investment restrictions. Such open and inclusive investment environment has made it favored by foreign companies.

Chinese enterprises, through decades of learning and development, have deeply integrated into the global industrial, supply and value chains, gradually raising their competitiveness.

It should be recognized that the enhanced competition does not mean the Chinese market is unfriendly to foreign investors. On the contrary, only competition can enhance vitality and competitiveness of enterprises.

People's Daily

South Africa's main opposition leader resigns over internal strife

CAPE TOWN

THE leader of South Africa's main opposition Democratic Alliance (DA), Mmusi Maimane, resigned Wednesday amid intensified internal strife.

"It is with great sadness that in order to continue the fight for this vision I so strongly believe in, and the country I so dearly love, I today tender my resignation as leader of the Democratic Alliance," Maimane said.

He said he will continue in the role as DA's parliamentary leader until the end of the year, after which the party will hold a congress to elect a new leadership.

After being elected as the first black DA leader in May 2015 and taking over from his predecessor Helen Zille, Maimane has been trying to make the white-dominated party black-oriented.

In recent months, Maimane has been under mounting pressure following revelations that his private home and a vehicle were donated by Steinhoff, a South African international retail holding company.

Calling the allegations "a smear campaign" against him, Maimane said that his family were put in great danger as pictures of their home were published in the media.

For decades, the DA has been seen as a party for minorities only. In 2016, the DA removed the ruling African National Congress (ANC) from the country's largest cities – Johannesburg, Pretoria and Nelson Mandela Bay, dealing a heavy blow to the ANC, which has been nationally dominant since 1994.

Xinhua

Kremlin: Putin's 'successor' not on the agenda, everyone engaged in hard work

SOCHI

THE end of Vladimir Putin's presidential term is still far down the road, so no one in the Kremlin is mulling over his possible successor, Russian Presidential Spokesman Dmitry Peskov told reporters.

"The presidential election is still far away. We are at the initial stage of the president's tenure," he noted.

"That's why no one is thinking about that a potential successor. At present, everyone is working diligently."

The Kremlin spokesman

thus commented on remarks by Russian TV presenter Dmitry Kiselev who asserted that Putin was thinking about grooming a potential successor.

On the issue of the head of state's tenure, Putin is guided by the Russian constitution

and not by the question of age, Peskov told reporters when asked whether Putin had an 'age limit' to serve as president.

"The president's work is regulated by the Russian constitution," the Kremlin spokesman specified. "His [Putin's] vision is to follow the constitution."

Peskov also emphasized that even though officials have to retire by 70, their tenures can be prolonged on an individual basis for periods of up to one year.

The Russian constitution does not set out a mandatory age-limit to serve as president,

while stating that a person should be older than 35. It also places a restriction on serving as Russian president for more than two terms in a row.

Putin was re-elected president in 2018. His presidential term will expire in 2024.

Agencies

EU keeps UK waiting on Brexit delay, Johnson gears for a poll

BRUSSELS

EU member states on Wednesday delayed a decision on whether to grant Britain a three-month Brexit extension, while Prime Minister Boris Johnson said if the deadline is deferred to the end of January he would call an election by Christmas.

Britain appears closer than ever to resolving its 3-1/2-year Brexit conundrum, after Johnson clinched a deal with the European Union on the terms of its exit last week and secured an early signal of support for it from parliament.

But there are still hurdles to clear, and Johnson's ability to deliver on a "do-or-die" pledge to get Britain out of the EU by Oct 31 is in doubt, after parliament rejected a three-day timetable to enact his agreement on Tuesday.

European Council President Donald Tusk said on Twitter he was recommending that the leaders of the EU's 27 other member states back a delay, which Johnson says he does not want but was forced by parliament to request.

Senior EU diplomats said the most likely scenario was that the bloc would grant a three-month delay, with Britain permitted to leave sooner if it could enact legislation faster. There was also a chance that some EU countries, notably France, could demand a shorter extension, possibly of just days or weeks.

Johnson's spokesman said if the EU offers a delay until the end



Britain's Prime Minister Boris Johnson leaves 10 Downing Street to attend the weekly Prime Ministers' Questions session, in parliament in London, on Wednesday. AP

of January there would need to be an election in Britain, and this could be held before Christmas.

Johnson paused the bill that would implement the agreement he reached with the other EU members, after votes on Tuesday in which parliament accepted the deal in principle but rejected the three-day timetable to enact it. The government argued a tight schedule was necessary to meet next week's deadline but lawmakers said they needed more time.

EU envoys to meet on Friday

Ambassadors of the 27 made no decision on an extension at a meeting in Brussels on Wednesday, senior diplomats said. The envoys will meet again on Friday and hope to decide then, and avoiding an emergency summit of leaders on the issue.

The one big uncertainty is

whether France will agree. A source at President Emmanuel Macron's office said on Tuesday Paris was ready to grant an additional few days to facilitate the British parliament's vote but opposed any extension beyond that. On Wednesday, French officials stuck to that view, despite Tusk's recommendation for a longer delay.

"The additional delay will be a few days, a few weeks maybe, but not up to January as some people are saying, that's just not possible," Piere-Alexandre Anglade, a member of the French parliament who handles European affairs for Macron's party, said.

An EU official said Paris needed more time to decide its position because Macron is visiting the French island of La Reunion in the Indian Ocean.

Any extension must be agreed

unanimously among the EU 27. They have agreed twice to postpone Brexit from the original deadline of March 29 this year. Both times, the French complained but eventually relented.

A "get Brexit done" election Johnson confounded some of his critics by emerging last week with a deal with the EU, which differs from an agreement reached by his predecessor Theresa May, mainly over how it handles the land border of British-ruled Northern Ireland.

May had agreed to apply some EU rules across all of the United Kingdom unless a new arrangement could be found to keep the Irish border open. Johnson would effectively create a new border in the Irish Sea, leaving Northern Ireland to apply EU rules while the rest of the United Kingdom goes its own way.

That has cost him the support of a Northern Irish party that had propped up his minority government, but could unlock the support of parliament that eluded May. In the latest day of Brexit drama in Britain on Tuesday, lawmakers handed Johnson the first major parliamentary victory of his premiership by signalling their support for his deal in an early legislative hurdle.

But that was overshadowed minutes later when lawmakers defeated him on his timetable. Johnson had hoped to make the delay request unnecessary by passing the Brexit law within days

Agencies

Western double standards exposed as Catalonia becomes new Hong Kong

CATALUNYA in Spain recently suffered violent protests like those in Hong Kong. We still remember that certain people in the West called the large demonstrations in Hong Kong "a beautiful sight to behold."

Suppose these people support the Catalonia protestors, the result will be an unstable society; and if they don't, they are applying double standards to the Hong Kong and Catalonia problems.

Some Western countries have dug a hole and fallen into it themselves. They might be able to defend themselves, but they won't fool the world.

From London to Catalonia, protests have led a counter charge to certain Western countries which preach democracy and freedom. Such irony is a slap in the face of certain countries that are biased against China and Hong Kong.

We could interpret such a scenario with the political decay theory proposed by US scholar Samuel P. Huntington. If the governments of Western countries fail to run their countries effectively in the context of the information revolution and if their incompetence is not properly improved, we may see the world experience a great change at accelerated speeds unseen in a century.

The root cause of such contradictions is the economy. Steve Bannon, Trump's 2016 cam-



paign chairman, claimed that China's export surplus hurt workers in the US and the UK.

Bannon is partly right as the industrial worker stratum in developed countries collapsed in the course of globalization. But he should also understand that it is the profit chasers in Wall Street that should take responsibility, not China. They worship money more than they worship God, not to mention their devotion to US national interests.

These Western countries know about their problems, but they chose to solve them in a way that's to no avail: fabricating an enemy and transferring their domestic contradictions onto other countries.

Such tricks as provocative propaganda and subversive infiltration yielded some outcomes at the beginning. But they will sooner or later stir a

counter charge if they get out of control.

The paradox of the West in dealing with Catalonia and Hong Kong problems has demonstrated the fact it is impossible to straighten out the contradictions in a lie without hurting oneself.

There is no necessity for China and other countries to join the boring "who's worse?" game initiated by the West. They have more worthwhile things to do, such as improving national governance and perfecting their governance system, working for the well-being of the people and building a common community of shared future for mankind.

The author is the director of the cyberspace management center at Fudan University

People's Daily

PM Conte defends Italy's intelligence contacts with US

MILAN

ITALIAN Premier Giuseppe Conte said Wednesday US Attorney General William Barr was seeking information about the activities of FBI agents assigned to Italy in his meetings with Italian intelligence officials this summer.

Italian Premier Giuseppe Conte argued that Italian law gives the country's premier sole responsibility for responding to intelligence requests

Conte (pictured) insisted on the complete legitimacy of both the meetings and his own role, during a press conference after

testifying behind closed doors to the parliamentary intelligence committee in Rome.

The two meetings, in August and in September, related to a US investigation into the origin of a probe into Russian election interference in the 2016 election won by US President Trump.

Italian media reports have accused Conte of violating protocols in permitting the meetings.

Conte said Barr's request arrived via normal diplomatic channels for "a preliminary exchange of information with our intelligence aimed at verifying

activities of American agents. This must be clear."

Conte argued that Italian law gives the country's premier sole responsibility for responding to intelligence requests, and that he could not seek, for example, preliminary clearance from the parliamentary intelligence committee or legally discuss the request with any minister or political leader.

Conte also emphasized that the Americans showed no interest in the activities of Italian intelligence, and that the Italian intelligence services were "completely extraneous to these events."



Conte said that Barr first held a "preliminary technical" meeting with intelligence officials in

offices at Rome's Piazza Dante on Aug. 15. That was followed up with another meeting in the same offices on Sept. 27.

"I hate to disappoint you but there were no meetings in bars or hotels," Conte said, referring to media speculation. "They were all held in institutional settings."

Referring to domestic criticism that the meetings came at a moment when the previous Conte-led government was in crisis, Conte emphasized that the American request for the meetings was made in June – before Interior Minister Matteo Salvini sought to push

Conte out of power – and that the request arrived by normal diplomatic channels.

"The request dates from June, and came not from President Trump, but from (Attorney General) Barr," Conte said. "President Trump never spoke to me about this investigation."

Conte also said he never had direct contact with Barr, either by phone or writing.

The Associated Press and other media have reported that Barr met with Italian government officials as part of an investigation into the origin of a probe into Russian election interference.

The September meeting also included the US Attorney John Durham, who is examining what led the US to open a counterintelligence investigation on the Trump campaign and the roles that various countries played in the US probe.

Conte said he wouldn't change a thing about the way he handled Barr's request.

"If we had refused to sit at a table, we would have created damage for our intelligence activity, besides creating a serious breach of loyalty with an historic ally," he said.

Agencies



Boston Celtics' Jayson Tatum, center right, goes up for a shot against Philadelphia 76ers' Al Horford, center left, during the first half of an NBA basketball game Wednesday, Oct. 23, 2019, in Philadelphia. (AP Photo)

76ers top Celtics 107-93 in 1st battle of East favorites

PHILADELPHIA

JOEL Embiid was popped in the mouth by an elbow that drew blood, rattled teeth, and stunned the Sixers' big man.

Embiid shook off the knock after a short stint on the bench, then Philadelphia took off and won the first round in a bruising matchup between two teams expected to fight for the top spot in the Eastern Conference.

Embiid had 15 points and 13 rebounds, Ben Simmons scored 24 points and the 76ers beat the Boston Celtics 107-93 on Wednesday night.

The season opener had a May feel from the opening tip. Boston and Philly roughed up each other, combining for more than 60 fouls. They each showed off their prized free agent acquisitions.

But it was the Sixers who turned in a dominant fourth quarter.

"It felt like a playoff atmosphere, already," Philadelphia guard Josh Richardson said. "It was ready to pop from the jump."

Philly's superstars can only do so much, and the other Sixers were clutch in the fourth when they needed them.

Furkan Korkmaz and Tobias Harris buried consecutive 3-pointers – after the Sixers had missed 21 of 24 through three quarters – to stretch the lead to 10.

Even without that scrutinized jumper in play, Simmons was smooth and sensational as he attacked the hoop for easy baskets. He used a nifty spin move in the paint to hit Kyle O'Quinn for a basket that made it 90-74. The packed house went wild as the backups, a weak spot in the postseason, put the Sixers on the decisive run. Simmons also had nine assists and eight rebounds, though he played his 161st career game without a 3.

"I'm skilled, I'm gifted, I'm pretty good at what I do," Simmons said. Gordon Hayward led the Celtics with 25 points. Jayson Tatum had 21.

Kemba Walker scored 12 points on 4-of-18 shooting in his Boston debut, and Al Horford had 16 points in his first game with the 76ers.

Horford spent the last three seasons with the Celtics and was one of the few defenders that gave Embiid fits. Horford signed a four-year deal to come to Philly and quickly became a popular teammate. Walker was signed to a four-year, \$141 million deal, the most Boston could offer, but \$80 million less than the Charlotte Hornets could have paid him over five seasons.

"Tough night for many of us," Walker said. "I wish I could have played a lot better for these

guys."

About the only sign of a rough patch for Philly came when Embiid was drilled by Jaylen Brown's elbow early in the third. Embiid pressed a towel to his face after the hit and did not talk to the media because of swelling.

Brown was whistled for his fifth foul, and Embiid sat out for a couple of minutes. He hardly seemed bothered by his mouth the rest of the game – he slid across the court as he tried to save the ball from going out of bounds, drawing a loud "Let's go Sixers!" chant.

Meanwhile, in New York, Kyrie Irving fell down and frantically rose up, still with a shot to save his Nets debut. Moments later he was back on the court, laying on his back in disbelief after falling just short in the highest-scoring first game for a team in NBA history.

Irving scored 50 points but lost his balance and missed a potential winning shot that allowed the Minnesota Timberwolves to pull out a 127-126 victory over Brooklyn in overtime Wednesday night.

Despite the loss, Irving said the first game in his new uniform felt incredible.

"It's a great starting point," he said. "Obviously, you wanted to come out and get a win in front of our home crowd, but we got another chance on Friday."

Karl-Anthony Towns had 36 points and 14 rebounds for Minnesota, and Andrew Wiggins finished with 21 points, including the go-ahead basket with 1:19 remaining.

Following a Nets timeout, Irving had the ball in his hands with a chance to cap his dazzling debut with a victory. He ran the clock down and then began his drive, but went down after spinning near the foul line. He retained his dribble, got up and shot, but his jumper missed. He then fell back onto the court, hands on his head. After signing with the Nets during the summer, Irving broke Kiki Vandeweghe's record for most points by a player in his first game with a team. Vandeweghe scored 47 for Portland at Kansas City on Oct. 27, 1984.

Irving finished with eight rebounds and seven assists. Caris LeVert added 20 points.

Irving signed along with Kevin Durant in July, wanting to come back home after growing up in New Jersey. He had to pause during his remarks to the crowd before the game but had no trouble keeping his composure – but ultimately not his footing – once it started, making seven 3-pointers as the Nets tried desperately to win a season opener for the first time in seven years.

AP

TFF releases fixture for Senior Women Challenge Cup

By Correspondent Joseph Mchekadona

MAINLAND Tanzania's senior women football team, Kilimanjaro Queens, have been drawn in Group A of the coming Council of East and Central Africa Football Associations (CECAFA) Senior Women Challenge Cup, which is expected to kick off in Dar es Salaam next month.

Tanzania Football Federation (TFF) Information Officer, Clifford Ndimbo, named other teams in Group A as Zanzibar Queens, South Sudan and Burundi.

The competition's Group B consists of Ethiopia, Kenya, Uganda and Djibouti.

"CECAFA has released the fixture for the Senior Women Championship slated for 14-24 November 14-24 at Azam Complex, Kilimanjaro Queens, who are the defending champions, are in Group A alongside Zanzibar Queens, South Sudan and Burundi," he disclosed.

Kilimanjaro Queens have already started preparations for the competition and veteran keeper, Juma Kaseja, who is the senior national football team skipper, is drilling the women team's goalkeepers.

In another development, the national soccer governing body has organized a seminar for domestic female sports journalists, which will be held in Dar es Salaam at the end of this month.

According to Ndimbo, the two-day seminar will bring together 30 reporters.

The official added TFF will meet the participants' accommodation and food expenses during the two days.

He noted media houses which want to send their journalists to the seminar are required to present the reporters' names to him through his e-mail address.

He pointed out the media companies should do so prior to tomorrow.

Tanzania slipping out in athletics, with a whimper during All Africa Games

By Correspondent Michael Eneza

ONE area of international competition where Tanzania seemed to be capable of registering a mark of sorts was the All Africa Games, the last sphere of athletics and outdoor competitions where we stood a chance of marking our presence. It was an area we could expect to impress in the past, along with the Commonwealth Games much earlier, where the world record set by legend Filbert Bayi was set in those games, and proceeded to win a silver medal in Olympics but on a competition shortfall. The 1980 Moscow Olympics were boycotted by the United States and its allies, thus diminishing the sort of competition one would expect in track events where Tanzania has its traditional competitive strength.

There was a time early in the past decade that Tanzania made a good impression in the Commonwealth Games, winning medals in some games, for instance middle distance running and boxing, neither of which was too evident in this year's All Africa Games. In terms of competitive ranking, it is the Olympic Games which brings up the toughest competition as well as the International Association of Athletics Federations (IAAF), which is the bloodstream of the sport at it takes the heartbeat nearly each year whether in elite competitions like the Diamond League or the wider athletics championships. It is an area where in 2017 Alphonse Simbu made it to the bronze, surprising most observers for the rare achievement.

With this glitter in the IAAF event, quite a few observers started building expectations that Tanzania was also about to branch into top level athletics as Kenya, Ethiopia and even Uganda have been doing for the past 30 years or longer. Kenya has definitely been there always and Ethiopia caught up quickly, while Uganda's performance in track events has been somewhat more sporadic, and Tanzania's abilities in noticeable decline over the past decade, the



Participating athletes in a past Rock City Marathon put their skills to show in the event, which took place in Mwanza.

2017 event notwithstanding. That is why our standing in this year's All Africa Games was a whimper from a decade ago, where we could credibly compete in several events and even pick a medal or two. The closest we came this year was seventh, but we have talent that may not be abounding in Tanzania but it at times shows up outside, much to our own bewilderment often.

This is what happened in the this year's IAAF World Championships when a German woman high jumper, Malaika Mihambo, obtained a gold medal ahead of a Ukrainian competitor, Maryna Romanchuk, who obtained silver, and Nigerian, Ese Brume, settling for silver.

The news that the gold medalist young woman has a Tanzanian father means that in other conditions the medal would have been in the country's honors, but it not exactly evident she would have

obtained comparable training conditions, morale and motivation. This is an area we constantly fail our athletes, not having a sure avenue to income, relaxation.

It was not always so in the past when public institutions like the military, police and parastatal organizations, not to speak of schools and even youth outward bound institutions could hold young people for years and enable them to develop their talents.

As resources dwindle and scouting for talent become an exception rather than a habit, much of the latent is nipped under the bud and then we hear it excelling in Germany for the high jumper, or in soccer for the Danish national team striker, Yusuf Poulsen, who comes closely to rivaling the top goal scorer for the Bundesliga this season, Timo Werner of RB Leipzig, just as Mbwana Samatta has been breaking records at FC Genk in Belgium, if by contrast.

It is evident that poverty is destroying plenty of talent as nurturing institutions are pared of resources while private academies or those of acknowledged sports organizations are few or wanting, as schools are competing for pass marks and not developing athletics. In an economy where sports and games is not million dollar business but an area where a few super rich people can take up a community role of financing soccer clubs for instance, other games tend to suffer.

In that case athletics is a pointer to the fact that living conditions in the country may to an extent have slipped rather than got better, or definitely so in relation to other countries as we become less competitive by the day, with possible exception of soccer, where at least some upward climbing ability has lately been noticed, though retaining talent is a hard task.

Eight clubs set for national open swimming championships

By Correspondent Renatha Msungu

EIGHT clubs have confirmed to feature in the Tanzania Open Swimming Championships scheduled to start tomorrow and end on Sunday in Dar es Salaam.

The clubs are Dar es Salaam Swimming Club, Taliss-IST, Bluefins, Champion Rise, Mwanza Swimming Club, Morogoro International School's swimming club and International School of Moshi.

The competition, which will take place at the International School of Tanganyika (IST) Masaki, will feature swimmers of the various categories.

Tanzania Swimming Association (TSA) Secretary General, Inviolata Itatiro, said the preparations for the competition are complete.

She pointed out age groups, namely nine and 10, 11-12, 13-14 and 15 and over will spice up the competition.

The swimmers from various clubs, she disclosed, will compete in five swimming styles. The styles are butterfly, freestyle, individual medley (IM), backstroke and breaststroke.

Inviolata said there will also be 800m freestyle for both girls and boys, and relays and mixed relays.

She added the first, second and third runner-up in each of the events will be awarded gold, silver, and bronze medals respectively.

"In age groups, first and second winners would be awarded trophies while prizes for the open events will be based on the final place rather than the age group," she disclosed.

The fourth-placed competitor will garner 12 points while the fifth (10), sixth (8), seventh (6), eighth (4), ninth (2) and the tenth-placed will be awarded one point.

According to Inviolata, only swimmers, whose clubs have paid



Swimmers participate in a recent tournament in Dar es Salaam.

the annual membership fee and are registered members of TSA are eligible for competing in the event.

She added that only swimmer who has met the qualifying times in competitions held from January 1, 2019, will be accepted to compete in up to eight individual events and two relay events.

She said TSA has organized the

event for the purpose of giving a chance to young swimmers to gauge their skills.

The association's technical department and coaches, moreover, use it to scout promising swimmers.

"This is a platform for young swimmers to show their talents. Due to age, they did not participate in the events organized for grownups. So the

event will bring together swimmers from various parts in the Mainland Tanzania and Zanzibar," she added.

"The event is a continuation of TSA's mission to raise awareness and promote swimming."

She said that trophies will be awarded to the top three swimmers in each age group while medals will be presented to the top three swimmers.

Struggling Tottenham face daunting trip to Liverpool

LONDON

PREMIER League leaders Liverpool meet Tottenham Hotspur on Sunday for the first time since a sultry June night in Madrid ended with Jurgen Klopp's side crowned champions of Europe.

Since then the trajectories of the two clubs have been diametrically opposed. Liverpool have set a relentless pace at the top of the Premier League and Mauricio Pochettino's Tottenham have stalled.

After nine games Liverpool lead the table by six points from Manchester City while Tottenham are already 13 points adrift in seventh spot after only three league wins all season – their worst start since Pochettino's debut season in 2014-15.

City can halve the gap to Liverpool when they host Aston Villa on Saturday, while the weekend's programme gets underway on Friday with third-placed Leicester City at Southampton.

Fourth-placed Chelsea are at Burnley in Saturday's late kickoff while Manchester United, in 14th place, will hope a trip to struggling Norwich City on Sunday can spark a climb up the table after failing to win any of their last four league games.

All sorts of theories have been presented as to why Tottenham have fallen away, including a Champions League hangover, a frustrating transfer window and even Pochettino becoming stale after working wonders to keep the north London club in the

top four, four seasons in a row.

Pochettino could at least afford a smile again on Tuesday when his side thrashed Red Star Belgrade 5-0 to kickstart their Champions League campaign. Harry Kane and Son Heung-min both scored twice in a performance that hinted that Tottenham might be ready to emerge from their slump.

Liverpool at Anfield represent a far tougher proposition though, especially considering that Pochettino's record against them in all competitions since becoming Tottenham manager reads seven defeats, four draws and only one victory.

Despite the head-to-head record, Tottenham under Pochettino finished above Liverpool in the Premier League four seasons in a row until Klopp's side ended as runners-up last season to Manchester City, 26 points above Spurs.

There is little to suggest that chasm will close any time soon, although Klopp will be wary of a Tottenham side who perhaps should have won at Anfield last season. Moussa Sissoko wasted a glorious late chance before a 90th-minute own goal by Toby Alderweireld handed Liverpool a 2-1 victory.

Tottenham will also be buoyed by their record Champions League victory on Tuesday.

"We can't get too carried away with it. We have to stay focused and take the positives (of the result) and take them into the Premier League," Kane said.

REUTERS

"He is in the top five players in the wLa Liga considers legal action over new Clasico date

MADRID

SPAIN'S La Liga is considering legal action after the first league Clasico of the season between Barcelona and Real Madrid was rescheduled for Dec. 18 by the Spanish Football Federation (RFEF) on Wednesday.

The game was due to be played at Barca's Camp Nou stadium on Saturday, but was postponed following a request from La Liga due to extraordinary circumstances.

There has been unrest throughout Catalonia following the decision by Spain's High Court last week to jail nine Catalan separatist leaders for their role in an illegal referendum.

Protesters have taken to the streets throughout the region and there have been numerous clashes with riot police.

"The Competition Committee has taken the decision after analysing the dates proposed by both clubs, who were asked to reach an agreement and they both suggested that 18 December would be the best date to play the postponed game," an

RFEF statement said.

La Liga, however, is unhappy about the new date and could take legal action following the decision of the RFEF with which it has an uneasy relationship.

The match was originally scheduled for 12:00 CET (13:00 local) on Saturday, catering for a global audience, and has now been moved to a Wednesday evening.

"La Liga doesn't agree with the Competition Committee's decision to stipulate Dec. 18 - after an agreement was reached between Barcelona and Real Madrid, despite La Liga's objections - as the date in which the postponed Clasico should be played," La Liga said in a statement.

"We are studying the documentation that we have recently received regarding the process in which the decision was taken. This is in order to evaluate taking possible legal action and against whom it should be tabled, before the relevant and opportune public organisations or legal organisms."

REUTERS

Lampard hails Pulisic impact as Chelsea 'babies' come of age

AMSTERDAM

CHELSEA'S Christian Pulisic was left out of the squad entirely when they beat Lille in the Champions League earlier this month, but the 21-year-old's career sprang to life against Ajax Amsterdam on Wednesday.

The forward joined Chelsea from Borussia Dortmund for a fee of around 64 million euros (\$71 million) in the close season to become the most expensive American player in history but has struggled for minutes, making only three Premier League starts.

Pulisic gave manager Frank Lampard a timely reminder of his talent by setting up fellow substitute Michy Batshuayi to score the winner against last year's semi-finalists Ajax at the Johan Cruyff Arena.

"Sometimes the toughest part of management is leaving out players that really want to play week-in, week-out. You rely on them being positive and coming on to make an impact," Lampard told reporters.

"You have to give Christian huge credit because he looked so lively and the assist is just as important as the finish."

Pulisic had admitted to being frustrated by limited playing time, with the media speculating that he

could leave Chelsea on loan during the January transfer window.

"I've tried to shut my ears to a lot of the outside talk ... I understand his quality, his young age and the fact that it's a big move for him," Lampard said.

"He wants to know what I want from him, what the Premier League is like and that's not always an easy ride but we've stayed calm and kept looking at the big picture."

Lampard said the result in the Dutch capital, which left Chelsea with six points after three games in Group H, had set the benchmark for his youthful side.

"It feels huge. That always scares me because there's a lot to do and it's just six points halfway through the group now, but we're entitled to be excited," he said.

"It can be a bit of a blueprint for us in terms of the work from the midfield players which was outstanding ... but there's no excuses for us now to dip from that.

"The younger players are still babies in Champions League minutes so this was a huge test ... but the balance of our team between young players ... and experienced players who they rely on to set examples was good." (\$1 = 0.8980 euros)

REUTERS

Liverpool, Chelsea win on road as Messi, Mertens and Haaland set goals records

PARIS

LIVERPOOL and Chelsea clinched impressive victories on the road in the Champions League on Wednesday as Lionel Messi, Dries Mertens and teenage sensation Erling Braut Haaland claimed impressive goal-scoring landmarks.

Defending champions Liverpool defeated Genk 4-1 which saw Alex Oxlade-Chamberlain score twice while Michy Batshuayi gave Chelsea a 1-0 win at Ajax.

Elsewhere, Messi became the first player to score at least once in 15 successive Champions League seasons as Barcelona beat Slavia Prague 2-1.

Napoli defeated Salzburg 3-2 in a game which saw Mertens go past Diego Maradona's 115-goals tally for the Italian club while Haaland's two strikes for the Austrians in the same game made him the first player to score six times in his first three Champions League games.

England international Oxlade-Chamberlain, who missed almost all of last season due to injury, opened the scoring in the second minute at the Luminus Arena and scored Liverpool's second just before the hour mark.

Sadio Mane and Mohamed Salah then set up each other for late goals to wrap up the victory before substitute Stephen Odey pulled one back for Genk.

Liverpool remain a point behind Napoli in Group E. "It's a special tournament to play in. It was great to see the boys do so well last year, being on the bench at the end and watching the boys bring it home," Oxlade-Chamberlain, an unused substitute in last year's final win, told BT Sport.

Haaland, 19, and widely tipped for a big-money move to England or Spain, had the ball in the Napoli net after just 10 minutes in Austria. However, a VAR review scrubbed off the goal for offside.

The Italians made the most of their reprieve when veteran forward Mertens converted a cross from captain Jose Callejon to score. It was the Belgian's 115th goal for Napoli and took him level with Maradona.

Haaland levelled from the penalty spot in the dying moments of the first half.

Mertens, however, grabbed his second on 64 minutes, again with Callejon the provider to go past Maradona's record set between 1984-1991 and close in on Marek Hamsik's all-time club high of 121.

Haaland equalised again but just a minute later,



Genk's Mibwana Samatta (No 10) sends his thumping header into the Liverpool net during the first half. However, Samatta's header was ruled out by VAR after Genk's Ito was deemed to be in an offside position in the build up. (Agencies)

Napoli restored their lead through Lorenzo Insigne in a breathless second half. Haaland at least had the consolation of becoming the first player to score six goals in his first three Champions League games.

"It's a great night for Mertens. Napoli are back to winning a Champions League away fixture after three years and we hope to keep that going now," said Napoli coach Carlo Ancelotti.

- 'Huge' win for Chelsea -

Chelsea showed that their young side were ready for the European stage after Batshuayi's late winner fired them to a 1-0 win at Ajax. Substitute Batshuayi struck in the 86th minute and put Chelsea level on six points with last year's semi-finalists at the top of Group H.

"It feels huge, which always scares me because there's a lot to do. We're entitled to be excited about the way we played to-

night," said coach Frank Lampard.

Jonathan Ikone's stoppage-time goal gave Lille a 1-1 draw at home to Valencia for whom Denis Cheryshev had opened the scoring just after the hour mark. Valencia are third in the table, two points behind Ajax and Chelsea.

Barcelona stay top of Group F after a 2-1 win at Slavia Prague.

Messi opened the scoring after three minutes, beating Slavia goalkeeper Ondrej Kolar with a low left-foot shot to become the first player to score in 15 consecutive Champions League campaigns.

Barca grabbed a second on 57 minutes when Slavia winger Peter Olayinka deflected a Luis Suarez close-range shot into his own net. Left-back Jan Boril scored for Slavia five minutes after half-time.

Barca are three points ahead of Inter Milan and Borussia Dortmund after the Ital-

ians got the better of their German visitors 2-0 at the San Siro with Lautaro Martinez and Antonio Candreva scoring.

Marcel Sabitzer set up a goal and scored a spectacular winner as RB Leipzig came from behind to beat Zenit St Petersburg 2-1 to take a two-point lead in Group G.

Portuguese champions Benfica, without a point after their first two games in the group, defeated struggling Lyon 2-1.

Rafa Silva was on hand to make the most of a Lyon defensive mix-up to find the target, compounding the misery for a French side who are only out of the relegation zone in the league courtesy of goal difference.

Memphis Depay levelled for the French visitors on 70 minutes but Benfica clinched their first win when substitute Pizzi scored in the dying moments.

AFP

FIFA inviting some non-champions to enlarged Club World Cup

By ROB HARRIS, AP Global Soccer Writer

BASED on qualification procedures seen by The Associated Press, teams can qualify for FIFA's expanded Club World Cup without having to win a regional competition - even at the expense of some champions.

The FIFA Council on Thursday approved China as host of the inaugural edition of the 24-team club competition in 2021 and reviewed the qualification procedures, people with knowledge of the decision making told AP.

FIFA President Gianni Infantino confirmed China as the host Thursday after the FIFA Council met but gave few other details of the competition. He said the decision was unanimous and that the tournament would be held in June and July of 2021.

Infantino said FIFA will make "zero" out of the new event because FIFA will reinvest 100% of the profits from the tournament back into club football.

He also said FIFA would invest \$1 billion in women's football over the next four years.

"The Women's World Cup that just happened in France has moved (the sport) to the next level," he said. "We need to work on that, build on that."

Infantino, who said a decision on the hosting rights for the 2030 men's World Cup would be taken in 2024, also addressed a question about China's human rights record.

"I think that we need to reflect on our role," Infantino said. "Countries all over the world are going through difficult times. It is not the mission of FIFA to solve the problems of the world. The mission is to organize football in all of the countries ... we do that by bringing football to the people, not by criticizing."

A document sent to council members seen by the AP shows the outcome of the initial talks between the FIFA administration and the six regional confederations to determine the criteria for securing one of the slots.

The revamped Club World Cup is due to be staged every four years, replacing the current annual format that features the six champions of continental competitions and the host nation's domestic title winner.

But caps on the number of representatives from a single country in the new format raises the prospect of even winners of continental competitions missing out.

EUROPE

With eight slots, Europe will be the best represented continent at the Club World Cup even after rejecting four additional places, helping FIFA drive ticket sales and broadcast revenue.

All the Champions League and Europa League winners from 2018 to 2021 are set to qualify - although that could be dependent on UEFA determining the maximum number of slots per country. Clubs from England and Spain have dominated those competitions in recent years.

Should a team enjoy multiple wins across the



Gianni Infantino

competitions, the free slot is due to go to the most recent Champions League runner-up.

Real Madrid won the Champions League in 2018 when Atletico Madrid triumphed in the Europa League. English clubs swept last season's trophies, with Liverpool victorious in the Champions League and Chelsea in the second-tier competition.

SOUTH AMERICA

While South America will get six slots, only the process for distributing four of them has been settled. They will go to the 2019 and 2020 winners of CONEBOL's two competitions: The Copa Libertadores and Copa Sudamericana.

The document shows no plan for determining the route to securing the remaining two berths or the limits on national representation.

ASIA

The three Asian places will go to the winners of the 2019 and 2020 Asian Champions League and the runners-up will have a playoff for the third entry into the Club World Cup group stage.

Saudi Arabian side Al-Hilal will play Urawa Red Diamonds of Japan in this season's final next month.

If the title is defended in 2020, the runners-up from both years will complete Asia's FIFA lineup.

But Asia only wants a maximum of two teams from one country. So, if the winners and runners-up in 2019 and 2020 are all from the same country, the two losing Asian Champions League semifinalists in 2020 would contest a playoff for a route into the global tournament.

NORTH AND CENTRAL AMERICA

The 2021 CONCACAF Champions League finalists will qualify but a process

for deciding the third slot was left hanging in the FIFA Council document.

Mexican teams have won all 11 titles since the regional competition was re-branded as the Champions League. Only three of the finals have not been an all-Mexican lineup.

But a cap of two teams per country from this region will exist at the Club World Cup.

AFRICA

The simplest qualification will be from Africa, with the places going to the 2021 Champions League finalists and the winner of a playoff between the two semifinalists.

The plan is complicated by a cap on two teams per country.

OCEANIA

Oceania is the only one of FIFA's six confederations not guaranteed a place at the Club World Cup. To make one of the eight groups of three, the Oceania Champions League winner will face a playoff against the Chinese champions.

TOURNAMENTS DATES

A previous FIFA plan seen by the AP in March proposed the Club World Cup running from June 17 through July 4 in 2021, taking the slot originally set aside for the Confederations Cup competition that is no longer due to be contested.

For some players from Africa and the CONCACAF region it could be a busy summer, with their regional national competitions proposed to start on July 9.

The final two editions of the seven-team annual Club World Cup are being staged in Qatar this December and in December 2020.

Gwiji by David Chikoko



SPORT

Liverpool, Chelsea win on road as Messi, Mertens and Haaland set goals records

COMPREHENSIVE REPORT, PAGE 19



Michael Sanga participates in half marathon of this year's Nagai Marathon, which took place in Japan last weekend. He won gold medal in the race. PHOTO: COURTESY OF JICA TANZANIA OFFICE

Aussems sets sight on Mwadui FC, Singida United

By Correspondent Joseph Mchekadona

SIMBA head coach, Patrick Aussems, has said he is looking forward to his squad's Vodacom Premier League's coming two away games against Singida United and Mwadui FC.

The league's defending champions posted 1-0 victory over Azam FC at the National Stadium in Dar es Salaam on Wednesday.

Aussems (pictured) described the coming two away games as very crucial and difficult.

Simba will on Sunday play against Singida in Arusha and then play Mwadui FC in Shinyanga next week.

However, the coach said he is confident of seeing his outfit notch good results.

"The two away games will be very difficult to us, I'm saying so because we will not have enough time to prepare and rest," he noted.

"But I'm confident of the good results... I'm confident with my players."

Simba are currently on top of the league table with 15 points from five games.

They won 3-1 against JKT Tanzania in the opening duel and later cruise to 2-1 win over Mtibwa.

Kagera Sugar were Simba's next victims, losing 3-0 to the latter.

Simba went on to notch 2-0 victory over Biashara United in Mara.



Simba defender, Erasto Nyoni (L), dribbles past Azam FC forward, Obrey Chirwa, during the Vodacom Premier League clash which took place at the National Stadium in Dar es Salaam on Wednesday. PHOTO: JUMANNE JUMA

Azam FC coach upbeat despite loss to Simba SC

By Correspondent Faustine Feliciane

AZAM FC assistant coach, Abdul Mingange, has disclosed his players gave their all against Simba in the Vodacom Premier League clash, although his team lost the game.

Simba, the league's defending champions, came out with a 1-0 victory over Azam in an exciting clash which took place at the National Stadium in Dar es Salaam on Wednesday.

Forward Meddie Kagere netted the goal which separated the two sides and saw to it Simba tighten their grip on the top position in the domestic top flight.

Mingange, who took charge of Azam FC coaching panel in the match in cooperation with the outfit's another assistant coach Iddi Cheche, disclosed much as they succumbed to the loss, they put good performance.

The two tacticians are temporarily overseeing the first team, as the outfit's head coach, Romanian Artistica Cioaba, has yet to get his work permit.

"Simba are a good team, they have good players, I believe my players gave their all and managed to keep them in check much as they went on to lose," he noted.

The Azam coach also disclosed decisions by the match's officials were mostly unfair, much as he distanced himself from directly heaping criticism on the game's referee, Hans Mabena.

"We were shown more yellow cards in fouls which were similar to those committed by Simba players but they were lucky to escape the bookings," he disclosed.

"We also netted a clear goal but the referee ruled the scorer was in an offside spot, all in all that is football, we must go back to the drawing board and gear up for the next match."

In another development, Kagere admitted it was not easy for his club to grab the win in the clash, despite drilling in the only goal of the clash.

He said after the match it was a tough game, as their opponents proved to be a

hard nut to crack for the better part.

"I thank God we have won but it was not an easy game...Azam are a good team and we had to step up our game with a view to come out with victory, which has made every Simba fan happy," he disclosed.

"Azam defenders were superb, but they were, later on, seemingly tired and started committing many fouls, we are now shaping up for the coming match."

The Wednesday duel's goal has helped Kagere hold on to the top spot in the top flight's goal scoring chart.

The marauding goal getter has drilled in seven goals in five matches his side has featured in.

Simba will head to Arusha to lock horns with Singida United in the next league match, which will be played at Sheikh Amri Abeid Stadium on Sunday.

The defending champions will thereafter go to the Lake Zone to play the other league matches.

Dar athletes shine in Nagai Marathon

By Guardian Reporter

TANZANIA'S athletes have held sway in this year's Nagai Marathon, winning medals in both men and women categories of full and half marathon events.

The country's eight athletes took part in the 33rd edition of the world-famous event which took place at Nagai City, Japan last weekend.

In the men's category of half marathon, Tanzania's athletes dominated the race, winning the first two positions.

Michael Sanga clocked 1:06:43 to emerge as the event's champion out of over 50 athletes who took part in the race.

Compatriot Emmanuel Gadiye Bayo finished second with 1:08:57.

In men's full marathon, Peter Sulle took the second position after clocking 2:39:43, surrendering the first slot to a Japanese competitor who clocked 2:29:19.

Similarly in women's full marathon, Tanzanian Glory Juma Makula came second in 3:00:47, the first slot was won by a Japanese competitor who clocked at 3:00:01 out of over 50 competitors.

In women's half marathon, Tanzania's athletes won the first two slots.

Natalia Elisante Sulle won the race after posting 1:15:43, followed by Sarah Hiiti Siasi who clocked 1:21:14. Fellow runner Dorcas Boniface Ilanda came fifth in the race, clocking 1:37:34.

It was the second time for Tanzania's athletes to participate in the marathon, having previously participated in the marathon in 2018.

Nagai City will host Tanzania's athletics team which will participate in the 2020 Tokyo Olympic and Paralympic Games.

Tanzania's contingent in the Nagai Mar was led by Addo Anthony Komba, Assistant Director in the Ministry of Information, Culture, Arts and Sports.

The contingent included the world famous marathon runner, Juma Ilangaa, who also doubles as JICA Tanzania's goodwill ambassador.

The delegation also had officials of the National Sports Council (NSC) and Athletics Tanzania (AT).

The marathon attracted over 1000 athletes drawn from Japan and other countries.

Komba praised Tanzania's athletes for the wonderful performance, promising full government support to make them excel even further in future events.

Ilangaa recalled his own past experience in sports and called upon all participants to continuously train and make sure they all heeded the advice they are constantly getting from their coaches.

He particularly thanked the Nagai City authorities and JICA for organizing the event which he said contributed immensely in strengthening the relationships between the people of Tanzania and Japan.

While in Japan the Tanzania delegation paid a courtesy call on Seiko Hashimoto Uchiya, Minister for the Tokyo Olympic and Paralympic Games.

The delegation also visited some secondary schools in Nagai City. The contingent is scheduled to return to Tanzania today.

Uchiya had earlier this year visited Tanzania and met officials of the Ministry of Information, Culture, Arts and Sports as well as officials of the NSC and the Tanzania Olympic Committee.

Flexibles by David Chikoko



5 EATV

TONIGHT @ 21:00

FRIDAY

10:59 Jikoni Na Jane
11:00 DADA2 (live)
13:30 Kafi Za Wana
14:00 Radio:PlanetBongo Live
15:00 FUNGUKA
16:30 #HASHTAG
17:00 S5ELEKT
17:55 Kurasa
18:00 eNewz
18:30 Skonga
19:00 EATV SAA 1
19:30 MJADALA
21:00 Friday Night Live

FRIDAY NIGHT LIVE (FNL)
is where EATV and East Africa Radio combine to bring you an explosion of Friday Night entertainment. The base gets louder, the fun gets addictive and the guest list is exclusive! Its a party on TV.

eastafrica RADIO

05:00 EA Breakfast
09:00 Supamix
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise

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