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TANZANIA

TUESDAY 28 JANUARY, 2020











TanTrade cautions on maize, groundnut fungi and aflatoxins

By Polycarp Machira, Dodoma

TANZANIA'S potential to export groundnuts and maize to European and Asian markets has been fraught with effects of the deadly carcinogenic fungus found in the crops, the Tanzania Trade Development Authority (TanTrade) has stated.

TanTrade Director-General Edwin Rutageruka (pictured) told members of the Parliamentary Committee on Trade, Industry and Environment here yesterday that the country's export potential of the crops has been badly affected, calling on farmers to be wary.

He said although the government had held countless operations to train farmers and extension officers, farmers still exercise traditional means of drying either

"Go to Kibaigwa International Grain Market you will find people drying their crops on the bare ground," Rutegeruka

When farmers dry their foods on the bare ground it increases the risk of moulds. Experts suggest that mould species like Aspergillus Flavus and Aspergillus parasiticus grow on foods producing aflatoxins that contaminate the crops.

TanTrade has recruited over 30 personnel versed in market intelligence to guide farmers and businessmen to produce crops based on market quality and quantity demands

He said it could only be said that the country has effective immunity but results from global laboratories shows the crops put to the market have unacceptable and unsafe levels of carcinogenic toxins.

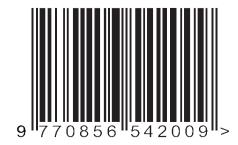
"TanTrade has recruited over 30 personnel versed in market intelligence to guide farmers and businessmen to produce crops based on market quality and quantity demands," he stated.

He called on farmers who grow maize and groundnuts to be cautious on unsafe levels of aflatoxins that not only reduce export potentials but also raise life risks of diseases like cancer to consumers.

Medical studies have shown that aflatoxins, produced by a common fungus in soils and crop debris attack maize and peanut crops in the field, during harvest and grows in storage. The food-crops remain unsafe for consumption regardless of the volume of heat during cooking or roasting.

Contaminated maize or groundnuts fall below international market standards for food safety and their consumers are beset

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Tourist visits put on freezer as deadly virus stings China

■No Tanzanian in China affected by the virus so far, says Ambassador Kairuki



This is the current look - as captured yesterday - of the overhead bridge at Kibamba in suburban Dar es Salaam meant to enable pedestrians to cross the envisaged six-lane stretch of Morogoro Road with enhanced assurance of safety. The all-important road is undergoing massive expansion, chiefly as a decongestion measure. Photo:

Home Affairs had demons, JPM alerts Simbachawene

By Getrude Mbago

PRESIDENT John Magufuli yesterday tasked the newly appointed Home Affairs minister George Simbachawene to stamp out corruption which is rampant in the ministry and serve Tanzanians with dignity, honesty and faithfulness.

Speaking after swearing in ministers and envoys he lately appointed, Dr Magufuli cited Home Affairs as one of the more difficult ministries to administer.

"I know I have placed you in a very difficult position. I think this ministry has 'demons' but I believe in you. Go and work hard, put God first, collaborate with staff to make this ministry clean, even if it requires you to remove or demote those **country's interest** who don't seem to fit their positions," he said.

He charged Simbachawene with a big role to

In his acceptance remarks. Simbachawene acknowledged that the position that he is going to serve was hard but he was ready to work for the

ensure that he works on the 1trn/-plus deal which the ministry signed in Romania for the procurement of drones and other firefighting equipment.

"I wonder why the officials agreed to be paid US \$ 800 sitting allowances per day and provided with air tickets by the person whom they are negotiating with. Were they not quick to think that there was something bad in it?... This hurt and distressed me so much," he said.

Dr Magufuli wondered why the two top officials signed the deal while knowing that only the Treasury has the mandate to borrow

money, according to the country's laws. The president further urged government institutions to avoid signing contracts without

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Flash floods kill three, leaving 600 homeless

By Guardian Correspondent, Iringa

AT least three people have died and hundreds rendered homeless following downpour that hit Iringa and Lindi regions on Monday, authorities confirmed yesterday.

Pawaga and Idodi are the most affected divisions in Iringa district. Pawaga Prison was surrounded with water, triggering fears on the safety of inmates. Houses and household items were submerged by heavy flooding resulting from heavy rain.

Iringa District Commissioner Richard Kasesela (pictured) confirmed the death of three Tungamalenga village residents including two



children from one family. He said the children were killed in separate flood incidents, with ongoing torrential rains.

The children drowned in the company of their mother at the family farm, as unfortunately she could not manage to rescue the kids as she had to climb a tree to escape the gushing waters.

Itunundu Pawaga village chairman Chesco Kibuga said the situation at the village is normalizing as affected families have secured shelter at their neighbors. The floods have destroyed more than 15 acres of rice farms in the two villages, he said.

At Tungamalenga 20 families have been rendered homeless and at Itunundu Pawaga over 40 households have no shelter after their houses were destroyed by floods.

Pawaga Prison chief warden Daudi Mwakalukwa said they managed to prevent

TURN TO PAGE 2

The first ATCL charter flight from Hangzhou was expected to arrive in Tanzania on February 24, with a second planned for March 2. The charter programme was expected to bring in 10,000 tourists during the year

By Getrude Mbago

HUNDREDS of Chinese tourists who were scheduled to visit Tanzania next month will no longer make it following the outbreak of coronavirus in China, the Tanzania Tourist Board (TTB) said yesterday.

TTB board chairman Judge (rtd) Thomas Mihayo told reporters in Dar es Salaam yesterday that the tourists were to arrive in two batches using Air Tanzania charter planes.

Over 500 tourists were scheduled to arrive in the country in February and March, he said, noting that tourists affected by the cancellation of the travel are only those whose travel is coordinated by Touchroad International Holdings Group

"The first ATCL charter flight from Hangzhou was expected to arrive in Tanzania on February 24, with a second planned for March 2. The charter programme was expected to bring in 10,000 tourists during the year," he stated.

Meanwhile, the Minister for Foreign Affairs and East African Cooperation, Prof Palamagamba Kabudi said that no Tanzanian has been affected with the coronavirus that has so far killed 56 people in China.

Tanzanian Ambassador in China, Mbelwa Kairuki has assured the government that no Tanzanians has contracted the disease so far,



Tanzanians who are in China are estimated to be 4.000 while in Wahan city itself there are about 400 students, the envoy had stated

with the dreaded viral infection fast spreading around the world.

Tanzanians who are in China are estimated to be 4,000 while in Wahan city itself there are

about 400 students, the envoy had stated. "We're also working closely to know developments and conditions of Tanzanians who are in Wuhan province and in China generally," Prof Kabudi said in a statement, explaining the condition of Tanzanians who are still in China.

He said that people should be patient as the government was making closer follow-up and will provide thorough details when the need arises.

The disease, known worldwide as the Wuhan coronavirus has killed 81 people in China since its outbreak early last week. More than 2,700 others have been infected in more than a dozen countries, including five confirmed cases in the United States. Cases have also been reported in Thailand, Japan, South Korea and in the United

The viral disease which has no direct cure spreads more easily from person to person than previously thought, the World Health Organization (WHO) said in a statement after a meeting in the Austrian capital of Vienna.

China has locked down 10 cities at the hub of a new coronavirus outbreak as health authorities

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Tourist visits put on freezer as deadly virus stings China

FROM PAGE 1

around the world took action to prevent a global epidemic.

The lockdowns on new cities encompasses more than 20.5 million people.

acknowledged that the WHO respiratory illness is an emergency in China, but said it is too early to declare it a global one.

Health officials fear the transmission rate will accelerate as hundreds of millions of Chinese travel at home and abroad during week-long holidays for the Lunar New Year, which begins

WHO said coronaviruses are a family of viruses that cause illness ranging from the common cold to more severe

diseases such as Middle East respiratory syndrome (MERS) and severe acute respiratory syndrome (SARS). These viruses are transmitted between animals and people, it affirmed.

Late last week, the Ministry of Health, Community Development, Elderly and Children said that personnel stationed at vital entry points are being trained on how to identify and care for patients with the coronavirus.

Quarantine facilities have been organized at all major entry points, equipped with essentials for attending to patients of that nature, the ministry said in a statement.

"The ministry is monitoring this disease at all screening centres for arrivals at airports and seaports," it specified.

.......

12,000 patients out of 42,000 attending ORCI'

By Correspondent James Kandoya

Tanzania prepares commemorate the World Cancer Day February 4, this year, only 12,000 patients attend to the Ocean Road Cancer Institute (ORCI) out of 42,000 new cases diagnosed.

The director cancer prevention services at Ocean Road Cancer Institute Dr Crispin Kahesa said yesterday in Dar es salaam that the low attendance was due lack of public awareness among the society which was attributed by wrong beliefs.

"Missing cases is one of big challenge hindering the institute efforts to screen more people and treat them. Our effort is to ensure that the patients are attended to and get treatment," he said.

According to him, wrong beliefs was mentioned as one of the factors confusing the society hence make wrong decisions.

He called on the society to change their mindset that once someone is diagnosed with cancer, he or she dies insisting that the disease can be treated.

He however noted that the number

of cases had increased to 48,000 patients in 2019 from 26,000 in 2014.

The director said the experience had shown that the many causes of cancer were people's life style such as smoking and drinking of alcohol.

Dr Kahesa advised the society to adhere to regular medical check up to diagnose the problem early saying it can treated.

Furthermore, the number of deaths had also dropped by 40 per cent.

During the commemoration, the institute will conduct free screening to the community for diagnosis.

Earlier, in his presentation, the acting director for prevention services (ORCI) Dr Mark Mseti assured the community that cancer was treated if diagnosed on time.He said radiotherapy was the right and effective treatment.

Dr Mseti listed some of the leading cancers as cervix cancer, breast cancer

and oesophagus to mention the few. He named the most affected places were in urban areas especially in cities like Tanga, Dar es Salaam, Kilimanjaro and Mbeya adding that unhealthily life style was the main factor.



National Assembly deputy Speaker Dr Tulia Ackson Mwansasu speaks at a Parliamentary Leadership Committee meeting in Dodoma yesterday. Photo courtesy of

TanTrade cautions on maize, groundnut fungi and aflatoxins

FROM PAGE 1

with liver diseases, especially cancer and lethal poisoning.

At lower levels, it also causes lowered immunity and irreversible stunting in children. Livestock that consume contaminated feed are also affected, and dairy animals consuming contaminated feed can pass aflatoxins in their milk to young animals or

The deputy chairperson of the committee Col. (rtd) Masoud Ali Khamis wanted TanTrade and the government to resolve challenges for local manufacturers in accessing foreign markets.

The committee observed that a number of industries have a large stock of the crops with no hope for the domestic market. This requires

appropriate actions to ensure producers get a permit for exports.

"We're also urging the government to consider products that are not within regional market integration rules to impose heavy import duties to allow a conducive market for locally produced goods," he said.

Last year, scientists at the is lost annually in Africa to aflatoxin International Institute of Tropical Agriculture (IITA) announced their

breakthrough of Aflasafe, a natural solution of four fungal strains to fight aflatoxins. They had commissioned trials in Morogoro, Dodoma, Mtwara and Manyara regions with support from the US Department of Agriculture at USAID-Tanzania.

It is estimated that about \$670m infections on cereals, grains and legumes.



Vendors of home-made sandals, slippers and belts take a nap at Nyerere Square in Dodoma city yesterday after spending a long and hard day hunting for

By Guardian Correspondent, Njombe

DEPUTY Minister in the President's Office (Public Service Management and Good Governance) Dr Mary Mwanjelwa has advised local councils in the country to work together with the Lands ministry and the those targeted by Property and Business Formalization Programme (MKURABITA) in formalizing land ownership for the poor so as to avoid conflicts that arise from time to time.

Dr Mwanjelwa was speaking to MKURABITA beneficiaries during her official visit in Njombe Region where she listened to complaints from wananchi who were not collaborated

Lands ministry urged to work with MKURABITA to reduce land disputes

private company on behalf of the Lands ministry that saw some of their lands taken away. "What shocked me is for the company involved in formalizing land ownership without incorporating wananchi of the areas concerned hence there is the need now for MKURABITA to discuss with the Lands ministry so that this challenge does arise again," she stressed.

in the land survey conducted by a the wananchi in land survey will help to remove land conflicts within households and the society in general.

She said she was satisfied with the lands ownership formalization in the district from the testimony given by some of the beneficiaries in economic terms after they used their title deeds to access to loans.

In the land ownership formalization exercise in the district a total of 13,047 She explained that incorporating customary title deeds were issued

to beneficiaries while 863 of them had already benefitted with a over 2b/- in loans from various financial institutions.

Giving testimony, one of the beneficiaries Lucy Mhavile said before receiving her title deed her loan cap was only 200,000/-. But after she received the title deed she has been able to get over 500m/- loan which enabled her to build a cereal milling factory in Njombe District.

Home Affairs had demons, JPM alerts Simbachawene

engaging the Treasury.

In his acceptance remarks, Simbachawene acknowledged that the position that he is going to serve was hard but he was ready to work for the country's interest.

"I will collaborate with staff to put the ministry on the right track and make sure that the security bodies contribute to the economic development of the country," he said.

President Magufuli further urged newly appointed envoys to make good cooperation and contribute to the growth of the country's economy.

"Carry Tanzania on your hands. Market it and preach well about the goodness of our country," he emphasized.

Ministers sworn in yesterday are long-serving Ilala MP Mussa Azzan Zungu as Minister of State in the Vice President's Office (Environment and Union Affairs) and the Home Affairs Minister George Simbachawene.

Envoys sworn in are Maimuna Kibenga Tarishi who will represent Tanzania in Switzerland, Othman Katanga who will represent Tanzania in who takes over at the United Nations mission in New York.

Flash floods kill three, leaving 600 homeless

FROM PAGE 1

flooding waters from entering the prison, the second time such floods occur since 2016. Over 100 houses and vast acres of crops were destroyed at that time.

The worst flooding of 2016 touched off famine, with the police force compelled to use helicopters to rescue people from submerged houses, the warder recalled.

Meanwhile in Lindi's Kilwa district, villages have been rescued from flooded houses.

Kilwa District Executive Director Renatus Mchau confirmed the reports noting that the villagers were rescued

by using boats. Villages surrounded by water are Makangasa, Kipindimbi, Njinjo, Kikole

and Mitole, he said. "The rescue was done by fishermen from Kivinje and Masoko towns assisted by good swimmers," the DED

Farms, houses and various properties were damaged by the rains while livestock like cows and goats were swept off by the water.

"We have consulted higher level officials in Dar es Salaam for assistance. District and regional authorities have delivered food assistance to affected people," he affirmed.

Last month, the Tanzania Meteorological Authority (TMA) warned of impending heavy rains in more than 600 people from five 13 regions including Dar es Salaam, Coast, Morogoro, Singida, Dodoma, Lindi, Mtwara, Rukwa, Mbeya, Songwe, Iringa, Njombe, Ruvuma and the Zanzibar archipelago.

TMA said the rains were expected to cause extensive damage to infrastructure and property.

In May last year, uninterrupted rainfall caused serious flooding in Dar es Salaam resulting in the displacement of over 1,000 households and the destruction of more than 1,500 elaborated, noting that they had to dwellings and infrastructure.

Güardian

Arusha

MEDICAL experts from Israel have expressed interest in returning to Tanzania the country and work with the government in the provision of health services in remote areas.

The development came after a team of cardiologists and other medical attendants from Israel visited Karatu and Ngorongoro districts in Arusha under the invitation of President John Magufuli who was impressed with the team's previous volunteering work in various parts of the country.

Dr Asa Sagi who led the delegation of 23 medical experts from the Middle East, said they have seen for themselves how people in rural Tanzania live; "Many are located far away from Maasai co-existing harmoniously

Israeli medical experts ready to return to Tanzania to run health programmes

challenged by inadequate transport infrastructure," he pointed out.

The team could not make it to Ndutu in Ngorongoro Conservation Area, where they were to witness spectacular wildebeests' breeding season, because the pounding rain had cut off road communication at 'golini' area.

However, they enjoyed the gamedrive inside the Ngorongoro Crater where they saw all the 'Big Five' species of animals including the rare and endangered rhinos that are free roaming around the caldera.

The team took time to visit villages in Karatu, as well as the native Conservation Area. After their three-day tour of Arusha, the Israeli doctors promised to be good tourism ambassadors of Tanzania in the Middle-East.

The cardiologists from the Save a Child's Heart (SACH) organization of Wolfson Medical Centre, have been volunteering in Tanzania since 2015 conducting heart surgeries at Bugando Referral Hospital in Mwanza and the Jakaya Kikwete Cardiac Institute (JKCI), in Dar es Salaam.

President Magufuli who had previously met the medical experts at the State House, saluted the cardiologists from Israel for their Israeli government for its support for the mission.

For his part, Dr Naiz Majani of the Jakaya Kikwete Heart Institute who accompanied the team to Arusha, said the doctors were concerned by the way the Maasai lived as some of their housing structures posed health hazards.

"They live in windowless huts sometimes sharing the abodes with goats and sheep, plus the open fire which puff out thick smoke, this is not good for their respiratory systems," he pointed out.

Dr Majani revealed that more than 300 children benefitted

medical facilities with some parts with wildlife in the Ngorongoro commitment to saving the lives of from cardiovascular services offered by Tanzanian children, as well as the the volunteering Israel doctors, with 70 of them being referred for further treatment in Jerusalem.

Overall nearly 800 patients with various heart complications in Tanzania have so far benefited from cardiovascular services offered by cardiologists from SACH since

Last year, in April 2019 more than 1000 tourists from Israel after completing their week-long itinerary in Tanzania also got impressed by rural settlements they have witnessed in the country during their trip

The leader of the group, Hagit Geffen said they were impressed by Tanzanians' ways of life as most of them seem to live in rural areas far away from towns and cities and still the government manages to reach out to all these places, providing electricity, water and other essential services.



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Please do not send certificates or other attachments. Applicants with no separate cover letter will not be considered. These are local posts applicable to people who have the legal right to live and work in Tanzania and national terms and conditions will apply. Only shortlisted candidates will be notified.

"The role may involve working with groups of vulnerable children and adults. For the successful candidate, mandatory training will be provided on BBC Media Action's safeguarding policy and staff code of conduct. A police background check may form part of



A Dodoma resident carries firewood for use in cooking, as captured yesterday, clearly oblivious to the threat of desertification - and without much of a better and more affordable source of energy. Photo: Corres

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NATIONAL.NEWS

Guardian

2bn/- worth learning materials to benefit marginalised schoolgirls

By Guardian Reporter

AT LEAST 9,877 marginalised secondary school girls will this year benefit from 2bn/- worth learning material assistance from Campaign for Female Education (CAMFED) to enable them achieve desired goals.

CAMFED National Director, Lydia Wilbard made the announcement in Dar es Salaam yesterday during a function to celebrate the International Day of Education which was globally celebrated on January 23rd.

Wilbard said the organisation has set aside over 2bn/- to ensure girls from poor families get all the required school needs including uniforms. She added although the government implements the free education policy yet some parents cannot afford to purchase all the learning materials including uniforms.

"As we celebrate the International Day of Education we are happy to extend our support to more than 9,800 girls at 471 secondary schools in 32 districts countywide," said Wlibard noting that the organisation

is currently partnering with more than the Learner Guide Programme 800 primary and secondary schools in Tanzania.

WIlbrad noted that CAMFED has signed a Memorandum of Understanding (MoU) with the Ministry of Education, Science and Technology and Ministry of State in the President's Office, Regional Administration and Local Government to create an enabling environment which allows the organisation to implement its programmes in government schools and scale approaches that improve the quality of education including children's learning environment and future prospects.

Some school learning infrastructures that CAMFED improve include construction of classrooms, pit latrines, laboratories, dormitories, water wells, libraries and teachers houses.

"The abolition of secondary school fees in 2015 removed a significant cost barrier to access, but vulnerable children still face challenges to attending and staying in education," said Wilbard.

She said CAMFED has developed and Malawi.

whereas over the past five years the CAMFED alumni association (CAMA) had more than 23,000 members. She said CAMA members apart from providing life skills education to girls are also the girl's role models and mentors as they help them progress to a secure adulthood.

Through CAMA outreach services, over 5,500 vulnerable children have been able to return to education as well as reduced school dropout. She said those who failed their Form Two examinations have been assisted to re-sit exams or enroll into alternative pathways such as vocational education so as to secure employment.

CAMFED was launched in Tanzania in 2005, working with the government to boost secondary school enrolment. It started working in Iringa region before spreading to eight other regions across the country. It works with 819 partner schools in 32 districts.

It has also supported more than 3.3 million children to go to school in Tanzania, Zimbabwe, Zambia, Ghana



Chief Justice Prof Ibrahim Hamis Juma briefs journalists on Law Day anniversary celebrations to be held in Dodoma next week. With him are Principal Judge Dr Eliezer Mbuki (L) and Court of Appeal deputy registrar Eddie Fussi. Photo: Guar



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PUBLICATION OF FINANCIAL STATEMENTS

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

		Current Quarter	Previous Qua
		31/12/2019	30/9/201
	A. ASSETS		
	Cash	485	
2	Balance with Bank of Tanzania	224	
3	Investments in Government securities	0	
4	Balance with other banks and financial institutions	1 539	2
5	Cheques and items for clearing	0	
6	Inter branch float items	0	
7	Bills negotiated	0	
8	Customers' liabilities for acceptances	0	
9	Interbank loans receivables	0	
10	Investments in other securities	0	
11	Loans, advances and overdrafts (net of allowances for problable los	10 419	9
12	Other assets	2 316	1
	Equity Investments	0	
	Underwriting accounts	0	
	Property, Plant and Equipment	425	
	TOTAL ASSETS	15 409	14
		10 -130	
_	B. LIABILITIES		
	Deposits from other banks and financial institutions	3	
	Customer deposits	14 185	13
	Cash letters of credit	0	
	Special deposits	3	
	Payment orders/transfers payable	0	
	Bankers' cheques and drafts issued	0	
	Accrued taxes and expenses payable	78	
	Acceptances outstanding	0	
	Interbranch float items	0	
	Unearned income and other deferred charges	0	
	Other liabilities	65	
	Borrowings	3 128	3
	TOTAL LIABILITIES	17 462	17
30	NET ASSETS/LIABILITIES (16 minus 29)	(2 053)	(2
	C. SHAREHOLDERS' FUNDS		
31	Paid up share capital	3 164	3
	Capital reserves (capital Grants)	0	
	Retained earnings	(5 831)	(5
	Profit (Loss) account	504	\-
	Other capital accounts	111	
	Minority Interest	0	
	TOTAL SHAREHOLDERS' FUNDS	(2 053)	(2
	Contingent liabilities	0	
	Non performing loans and advances	1 017	1
	Allowances for probable losses	2 382	3
	Other non performing assets	0	
	D. CEL FOTED FINANCIAL CONDITION INDICATORS		
	D. SELECTED FINANCIAL CONDITION INDICATORS (i) Shareholders Funds to total assets	-13.32%	-13.
-	(ii) Non performing loans to total gross loans	7.94%	10.
-	(iii) Gross loans and advances to total deposits	7.94%	70.
٦	(iii) Gross loans and advances to total deposits (iv) Loans and Advances to total assets	67.62%	62.
-		77.61%	79.
	(v) Earning Assets to Total Assets (vi) Deposits Growth	5.61%	79. 8.

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31th December 2019

	Current	Comparative	Current Year	Comparativ
	Quarter	Quarter	Cumulative	Year Cumulative
		(Previous Year)		(Previous Ye
	31/12/2019	31/12/2018	31/12/2019	31/12/201
Interest Income	1 002	304	3 331	3 3
Interest Expense	168	50	699	7
Net Interest Income (1 minus 2)	834	254	2 632	2 5
Bad debts Written-Off	0	0	0	
Impairment Losses on Loans and Advances	10	20	99	ŧ
Non Interest Income	209	103	880	11
6.1 Foreign Currency Dealings and Translation Gains/Loss	0	0	0	
6.2 Fees and Commissions	147	32	543	4
6.3 Dividend Income	0	0	0	
6.4 Other Operating Income	63	71	337	6
Non Interest Expenses:	822	260	2 909	3 2
7.1 Salaries and Benefits	306	38	1 133	1 4
7.2 Fees and Commission	110	4	283	2
7.3 Other Operating Expenses	407	217	1 493	1 5
Operating Income/Loss	211	77	504	
Income Tax Provision	0	0	0	
Net Income/Loss After Income Tax	211	77	504	
Other Comprehensive Income (itemize)				
Total comprehensive income/(loss) for the year	211	77	504	
Number of Employees	60	53	60	
Basic Earnings Per Share	26	9	62	
Number of Branches	1	1	1	
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	1.39%	0.40%	3.32%	0.0
(ii) Return on Average Shareholders' Funds	-9.79%	26.05%	-23.32%	0.0
(iii) Non Interest Expense to Gross Income	67.87%	63.84%	69.09%	71.8
(iv) Net Interest Income to Average Earning Assets	4.66%	1.23%	14.69%	5.3

CONDENSED STATEMENT OF	CHANGES	IN EQUITY	AS AT 31t	h Dec 2019	(Amounts	in Millions sl	ns)
	Share Capital	Share premium	Retained Earnings	Regulatory Reserve	General Provission Reserve	Others (grants)	Total
Current year							
Balance as the Beginning of the year	3 164	0	(5 619)	2 363	68	(6)	(30
Profit for the year	0	0	504	0	0	Ó	504
Other Comprehensive Income	0	0	0	0	0	0	
Transactions With owners	0	0	0	0	0	0	
Dividend Paid	0	0	0	0	0	0	
Regulatory Reserve	0	0	0	(2 363)	0	0	(2 363
General Provision Reserve	0	0			19		
				U	19	(206)	(187
Others	0	0	0	0	0	24	24
Others Balance Sheet as at the end of the current period	3 164		(5 115)	0	0 87		24
Others Balance Sheet as at the end of the current period CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 318	3 164	0			0	24	
Others Salance Sheet as at the end of the current period CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 318 Previous year	3 164 h Dec 2018 Share Capital	Preference shares	(5 115) Retained Earnings	Regulatory Reserve	General Provission Reserve	24 (188) Others (Grants)	24 (2 053
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CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31th Dec 2019 (Amounts in Millions shs) Current 31/12/2019 30/9/2019 Cash flow from operating activities 211 Impairment/Amortization Net change in Loans and Advances Gain/Loss on Sale of Assets Net change in Deposits (1 000 1 053 55 Net change in Deposits Net change in Other Liabilities Net change in Other Liabilities Net change in Other Assets Tax Paid (1 064) 6 004 Net cash provided (used) by operating activities Cash flow from investing activities: Purchase of Non-Dealing Securities Proceeds from Sale of Non-Dealing Securities Others - CWIP Net cash provided (used) by investing activities Cash flow from financing activities: Repayment of Long-term Debt Proceeds from Issuance of Long Term Debt Proceeds from Issuance of Share Capital (538) Net Change in Other Borrowings (5 264) **(5 803)** Net Cash Provided (used) by Financing Actitivitie Cash and Cash Equivalents: Net Increase/(Decrease) in Cash and Cash (1 059) 192 Equivalents Cash and Cash Equivalents at the Beginning of the 3 308 3 116 2 249 3 308 Cash and Cash Equivalents at the end of the Quarte Date Philipo Raymond 28/1/2020 Kelvin Mushi..... 28/1/2020 Finance and administrative manager Hilda Valerian..... 28/1/2020 Internal Auditor We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has 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

MINIMUM DISCLOSURES OF CHARGES AND FEES Savings Account Companies, Institutions Private Individuals **Employees** etc. TZS 1 500.00 1 500.00 Bank Statement 1 500.00 Certicate of Balance 10 000.00 10 000.00 10 000.00 terest Rate Loan Product Interest Rate Remarks er Month Group Loans mplovees loans (Full quarantee Per Month mployees Ioans (Partial guaraı Saccos Loan er Month

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3 General Replacement of lost Bank Card/ATM 4 Payment Services

Prof. Dominicus Kasilo.....

oan Administration fee

Loan Application Fee

Ernest Usangira.

Cheque clearing charges (Processing) NMB (Mafinga branch) Cheque of other banks Cash Withdraw above 5,000,000 15 000.00 0.05% Cash Withdraw

Rate 5 Money Transfers Western Union Local

RAS: Skills in disaster management will ease climate change impact

By Guardian Correspondent, Tanga

DEPARTMENT of Disasters Management in the Prime Minister's Office has met in the city here for a two-day training to experts from various sectors to identify effects from rains that started pouring since November last year.

Closing the training on behalf of Tanga Regional Commissioner, Ag, Tanga Region Administrative Secretary Noel Kazimoto called on training participants to adhere to what they had learned from the training.

He explained the training's importance saying they add to the understanding on how to manage disasters so that they reduce their adverse effects to the people.

However he said the aim of the training was to evaluate the destruction from the ongoing rains thereof to assist the government to plan on how to alleviate them.

He said Tanga is among the regions that have been greatly affected by the rains and called upon the participants to show the government the volume of the disaster incidents in various sectors including deaths, destruction to education, health and road infrastructures, including in human

Minister's office Col John Matamwe said the training is sponsored by the World Bank and aims to prepare experts in various sectors on how to identify and manage disasters in their areas as they happen. Col Matamwe said the evaluation will assist the government

The Director of Disasters Management in the prime

to identify the volume of the disaster to enable it make right plans in their management including making prioritisation.

The training involving experts from various sectors in the region is an extension to various similar trainings already conducted in the past.

Allocate funds to run villages, ward land boards - Dr Mabula

By Guardian Reporter

DR Angelina Mabula, Deputy Minister for Lands, Housing and Human Settlements Development, has called upon local councils in the country to allocate funds from their budgets to run villages and ward lands boards as well as to ensure even levies charged by these boards so that they work successfully.

Dr Mabula issued the call at the weekend while in Ileje and Mbozi districts when speaking to officials and executives of the lands sector during her inspection tour of various projects undertaken by the National Housing Corporation (NHC) in Songwe region.

She said council directors have not been setting aside funds for lands boards for villages and wards, lack of which make their members do what they liked including charging different levies.

According to her village and ward land boards are supposed to be administered by council directors after giving them funds to maintain offices registries and to know what was going on to avoid injustices when people refer their cases to them.

Earlier, the urban planning officer for Ileje District Council Dismas Ndinda told Dr Mabula that the council, despite having the said land boards for 71 the wards and villages, it has no land board for the district denying the wananchi quick justice for their land conflicts as they have to travel up to Mbeya for the service.

Meanwhile, the Lands deputy minister inspected the ongoing construction work for the office and quarter for the manager of Tanzania Forest Service Agency (TFS) undertaken by NHC inside Iyondo Msimwa tree farm in Ileje

She said she was satisfied by the work progress as the after completion the office will assist in following up of the forest's activities. She also said the project has created short time employment for residents in the area.

NHC acting manager for Mbeya region Pauline Kamaghe said the project, which is 38 per cent complete is expected to cost 426.8m/- and is planned for completion in April this



EYESORE: A resident of Dar es Salaam pictured at the weekend moving cautiously through stinking muddy water near the much-frequented

By Guardian Correspondent, Mbeya

MBEYA Water Supply and sanitation Authority (Mbeya-WSSA) says destruction of water sources has contributed in the limited supply of 45,000,000 to 48,000,000 litres of water per day compared to the water sources capacity to supply over 51,446,000 litres of water per day.

This was revealed at the weekend by Mbeya-WSSA Director Eng Ndele Mengo who added that destruction to water sources is caused by agricultural and livestock keeping activities in water sources.

He said the actual water need from the authority is 62,000,000 litres per day and that there are sustainable efforts by the government to increase other water sources to meet water consumption needs.

Eng Mengo said apart from authority's own

Water sources destruction limits Mbeya city water supply - WSSA

efforts in collaboration with other institutions in various water sources areas in the valley, in its 15 water sources including a new one, still the issue of the destruction of water sources is

One official from Lake Rukwa Valley Authority Mkanjilwa Watson who was a coordinator in tree planting project at Iyela water source said his authority has the responsibility to protect water sources and one of its strategies is to plant trees in various water sources.

He said at Iyela water source they have planted 200 tree seedlings and the target is to plant 6,000 seedlings by April this year as well as educating the wananchi on the importance of protecting them.

He said his office manages its activities in Mbeya, Rukwa and Katavi regions as well small areas of Tabora and Singida regions.

He said for Mbeya Region alone up to now his institution has planted over 2,000 tree seedlings in various water sources areas.

In the exercise, the Mbeya Regional Commissioner Albert Chalamila led in the tree planting exercise in iyewla water source in company of Mbeya-WSSA workers and Lake Rukwa Valley Authority officials.

PCCB in Mbeya rescues over 160m/- in 'lost' public funds

By Guardian Correspondent, Mbeya

THE Prevention and Combating of Corruption Bureau (PCCB) in Mbeva Region has rescued more than 168m/- of public funds that had been embezzled by officials in the period of three months - October to December last year.

Speaking here to reporters in his office at the weekend, Mbeya Region PCCB Director Julieth Matechi said the money had been misused by village functionaries as well as those in the Agricultural Marketing Cooperatives(Amcos).

She said initially they discovered the misappropriation of more than 100m/- by village and ward officials in Mbeya city council, Kyela and Mbeya District councils who were given the task of collecting government's levies using 'Point of Sale' (Pos) machines.

She said PCCB in collaboration with council officials managed to rescue 87.7m/- that was returned to the officials.

Matechi said Mbeya District Council was leading in the embezzlement scam having embezzled 44.3m/-, followed by Kyela District Council (29.2m/-) and Mbeya City Council (14.1m-).

"These officials were collecting levies in their areas but were not remitting the money to the Council as the procedure demands, now some have remitted the monies while others have not,

we are still following them up," she said

She said notwithstanding returning the money, the PCCB is still continuing with investigation as there are possibilities for court action.

She said in Chunya District, PCCB made a follow up and rescued more than 10m/- for two Amcos Lualaje and Muungano.

She said in Kyela District PCCB rescued over 31,6m/- for four Amcos of Ipinda, Makwale, Fubu and Bateko and added that in Mbarali District it rescued 9.02m/- for four Amcos of Chimala, Mkungwa, Muungano and Uwarasu.

She said during the same period of three months PCCB received 140 reports on bribery from various institutions, both in public and private sectors. She said out of those reports, 48 concerned District Councils and 21 involved private businessmen.

She mentioned others as state corporations (12 reports), education department (11), Judiciary (10), Lands (six) and Health (two).

Other institutions she mentioned were political parties, Department of Natural Resources, Ministry of Finance, and Ministry of Minerals each having one report on bribery incidents.

Matechi said in the same period five criminal cases were opened by the PCCB in courts and judgments given thereof whereas PCCB won in

four of them.

TABSA to install equipment at border posts for detecting dangerous viruses

By Guardian Correspondent

TANZANIA Biological Safety Association (TaBSA) says as of now they use special equipment at border areas to identify parasites for dangerous viruses on humans and animals.

Speaking at the weekend at the closing of a forum for laboratory experts in humans and animals held in Dar es Salaam, TABSA President Dr Zacharia Makondo said at present the world has changed a lot and terrorists are now employing various ways to destroy people including laboratory parasites as biological weapons such as Ebola, Anthrax and others.

He said if laboratory work lacks honesty and close monitoring, it might become easy for

terrorists to use parasites against people. "In recognition of this, we have started

sending special equipment for the detection of the parasites to five regions of Arusha, Mwanza, Dodoma, Kagera and Mbeya in fighting people harbouring ill intentions," said Dr Makondo.

He explained that there are viruses made in laboratories for special medical treatment needs which are destroyed after use.

He added that in some countries some terrorists bribe laboratory people to give them the viruses for ill intentions. "There have not been such incidences in this country, but we do hear from other countries like the US and Russia where people use laboratory made viruses to destroy other people," said Dr Makondo.

The forum brought together laboratory experts for humans and animals, laboratory engineers, the country's university professors and donors from the US and Finland.



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REQUEST FOR PROPOSALS (RFP)

TENDER TITLE: TRADEMARK EAST AFRICA DIGITAL MEDIA MANAGEMENT AND SUPPORT-WEBSITE AND SOCIAL MEDIA

TENDER NUMBER: PRQ20190770

TradeMark East Africa (TMEA) is a multi-purpose donor funded, not -for-profit Aid for Trade organisation, established to support the growth of trade, both regional and international, in East Africa. TMEA operates on a not-for-profit basis and is funded by the development agencies of the following countries: Belgium, Canada, Denmark, EU, Finland, Ireland, Netherlands, Norway, UK, and USA. TMEA works closely with East African Community (EAC) institutions, national governments, the private sector and civil society organisations. TMEA is seeking consultancy services for Digital Media Management and Support- Website and Social Media.

Terms of reference for this consultancy and the Request for Proposals (RFP) document can be obtained at https://www.trademarkea.com/procurement/. All queries quoting the above Tender Title and Number should be emailed to procurement@trademarkea.com.

Interested bidders MUST submit separate technical and financial proposals via TMEA procurement mailbox at the address procurement@trademarkea.com. This tender is open to firms/consortiums only. The closing date for submissions is 24 February 2020.

TMEA cannot answer any query relating to this tender five days or less prior to the submission deadline



The Republic of Uganda

ADVERTISEMENT

REQUEST FOR PROPOSALS (RFP)

TENDER TITLE: CONSULTANCY SERVICES TO UPGRADE THE MINISTRY OF TRADE, INDUSTRY AND COOPERATIVES NON-TARIFF BARRIER **REPORTING AND MONITORING SYSTEM**

TENDER NUMBER: PRQ20190762

The Ministry of Trade, Industry and Cooperatives (MTIC), Uganda, with support from TradeMark East Africa (TMEA) is seeking Consultancy Services to Upgrade the Ministry of Trade, Industry and Cooperatives Non-Tariff Barrier Reporting and Monitoring System.

Terms of reference for this consultancy and the Request for Proposals (RFP) document can be obtained at https://www.trademarkea.com/procurement/. All queries quoting the above Tender Title and Number should be emailed to procurement@trademarkea.com.

Interested bidders MUST submit separate technical and financial proposals via TMEA procurement mailbox at the address procurement@trademarkea.com_quoting the tender title and number. This tender is open to firms/consortiums only. The closing date for submission of proposals is 21 February 2020.

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



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JAMHURI YA MUUNGANO TANZANIA MAMLAKA YA MAWASILIANO TANZANIA

ISO 9001:2015 CERTIFIED



TAHADHARI KWA UMMA

NDUGU WATANZANIA;

KAMA MNAVYOFAHAMU, LAINI ZA SIMU AMBAZO HAZIJASAJILIWA KWA KUTUMIA NAMBA YA KITAMBULISHO CHA TAIFA (NIN) NA KUTHIBITISHWA KWA ALAMA ZA VIDOLE ZILIANZA KUZIMWA TAREHE 20 JANUARI, 2020 USIKU NA **ZOEZI LINAENDELEA.**

HAKIKITENA USAJILIWA LAINI ZAKO KWA KUPIGA NAMBA *106# NA UCHUKUE HATUA STAHIKI SASA.

- I.O KWA WALIOSITISHIWA HUDUMA ZA LAINI ZAO ZA SIMU KUANZIA TAREHE 20.01.2020 WANAWEZA PIA KUENDELEA NA UTARATIBU WA USAJILI KWA LENGO LA AMA KURUDISHA LAINI ZAO ZILIZOFUNGWA KAMA ZITAKUWA BADO ZIPO AU KUPATA LAINI MPYA. ZOEZI HILI NI **ENDELEVU.**
- 2.0 KWA WATUMIAJI/WAOMBAJI **(WATANZANIA)** WAPYA WA LAINI ZA SIMU WATAENDELEA KUSAJILIWA MUDA WOTE KWA KUTUMIA NAMBA YA KITAMBULISHO CHA TAIFA NA KUTHIBITISHA KWA ALAMA ZA VIDOLE. **HUDUMA HIYO NI ENDELEVU PIA.**
- 3.0 MATUMIZI SAHIHI YA VITAMBULISHO WAKATI WA USAJILI WA LAINI ZA SIMU(ZINAZOTUMIKA AMA KWA AJILI YA MAWASILIANO YA SIMU ZA SAUTI AU VIFAA VYA MAWASILIANO MENGINE)UKO KATIKA MAKUNDI YAFUATAYO: -
 - 3.1 Sisi wa-**Tanzania** kitambulisho chetu ni kile cha Taifa kitolewacho na NIDA kwa vigezo vyao;
 - Kwa wageni wanaokaa hapa nchini **chini ya miezi sita** wanasajili laini za simu kwa kutumia namba za Hati zao za kusafiria na kuthibitisha kwa alama za vidole;
 - 3.3 Kwa wageni wanaokaa zaidi miezi sita wanatumia vitambulisho (Legal Resident ID) ambavyo hupewa na NIDA (Hii ni kwa mujibu wa utaratibu wa idara ya Uhamiaji na NIDA);
 - Kwa wanadiplomasia wanatumia Hati zao za kusafiria pamoja na vitambulisho vyao vinavyotolewa na Wizara ya Mambo ya nje; na
 - Kwa wakimbizi wanatumia vitambulisho vyao ambavyo hutolewa na NIDA (Hii ni kwa mujibu wa utaratibu wa idara ya Uhamiaji na
- 4.0 KATIKA KUJIRIDHISHA KUWA WALIOSAJILI LAINI ZAO ZA SIMU WAMETUMIA VITAMBULISHO SAHIHI, TCRA KWA KUSHIRIKIANA NA WATOA HUDUMA ITAFANYA ZOEZI LA KUHAKIKI LAINI ZOTE ZITAKAZOKUWA ZIMESAJILIWA ILI KUWAONDOA WALE WALIOSAJILI LAINI ZAO AMA KWA KUTUMIA VITAMBULISHO VYA WATU WENGINE AU KUTUMIA KITAMBULISHO TOFAUTI SAMBAMBA KUWACHUKULIA HATUA ZA KISHERIA.
- 5.0 IKUMBUKWE PIA KWAMBA KUSAJILI LAINI YA SIMU KWA KUTUMIA KITAMBULISHO CHA MTU MWINGINE NI KOSA SANJARI NA KUPEWA LAINI ILIYOSAJILIWA NA MTU MWINGINE.
- 6.0 ONYO NA TAHADHARI ZINAENDELEA KUTOLEWA KWA MAKUNDI YOTE YALIYOORODHESHWA KWENYE KIPENGELE 3.0 HAPO JUU, KUTOTUMIA KITAMBULISHO KISICHOKUHUSU WAKATI UNASAJILI LAINI ZAKO ZA SIMU (ZINAZOTUMIKA AMA KWA AJILI YA MAWASILIANO YA SIMU ZA SAUTI AU VIFAA VYA MAWASILIANO MENGINE).

ImetolewanaMkurugenziMkuu Mamlakaya Mawasiliano Tanzania (TCRA) 24Januari, 2020

Agriculture minister directs crop boards to focus more on research

By Guardian Correspondent, Dodoma

AGRICULTURE Minister Japeth Hasunga has directed directors of crop boards in the country to set adequate budgets for research so as to increase output in the sector.

He made the directive here during a meeting with the ministry's management, directors of crop boards and institutions to evaluate performance in the first half of the fiscal year.

According to him, without investing much in research, the agriculture sector will continue doing badly, affecting development of majority of

"Increasing budget for research development will also lead to efficiency in agriculture, improve crop production and thus contribute immensely into poverty reduction. So crop boards have to ensure that they invest and increase budget in the next budget year," he said.

For his part, director general of the Tanzania Agricultural Research Institute (TARI) Dr Geofrey Mkamilo said that they are ready to cooperate with the crop boards to conduct researches that will bring positive impact in the agriculture sector.

will develop without investing in scientific researches," he noted.

Various studies show that agricultural production and quality in crops have drooped something which affects farmers, government and the public at large.

Earlier, acting director general of the Tanzania Tobacco Board Stanley Mnozva highlighted that in the year 20190/20 a total of 70,087 tonnes of tobacco worth 230.3bn/- were purchased.

According to him, despite being the second crop that injects a lot of revenues in the country, tobacco has been facing a number of challenges including unstable market.

"Currently four new tobacco seeds from China are in trial, once in operation, the seeds will transform the sector by increasing productivity and improving farmers wellbeing," he

Prof Jamal Adam, director general "There is no way agriculture sector of Coffee board said the crop's proactivity reached 55,979 tonnes by December 2019 thus surpassing the target of 50,000 tonnes set by the board.

> He named mild Arabica as among the types of coffee which was highly sold reaching 32,057 tonnes; robusta (22,320 tonnes) and hard Arabica (1,602 tonnes) worth \$87.5 million in total. "All these achievements have been contributed by good and steady price of the produce in the international market.

> He however cited lack of quality seeds as among the challenges facing the sector but the board is grappling to produce more seedlings for quality coffee production.



Thamarat Abeid (R), Chief Instructor in Charge of Airport Operations at the Dar es Salaam-based Civil Aviation Training Centre, speaks on the academic opportunities available at the centre and the qualifications required for pursuing aviation studies. She was briefing students of Rugambwa and Ihungo secondary schools in Kagera Region who participated in a capacity building workshop held in the region last week for secondary students interested in joining the aviation industry.

Parliamentary committee commends RITA pace in registration of under-five children

By Friday Simbaya, Iringa

Legal Affairs Committee has expressed satisfaction on the work done by the Registration Insolvency and Trusteeship Agency (RITA) in Iringa for the registration of children under five years old (U5BRI) and to reduce the backlog of many children without certification.

Speaking yesterday during a oneday visit of the committee in Iringa, vice chairperson of the committee, Najma Giga said Iringa Region has been able to effectively put into effect the devolution of powers enacted by parliament.

She said that through the committee, members of parliament approved proposals to adopt a law that would give full powers of the central government to register and extend the service to the public more closely.

Giga, who is also the chairperson of the Standing Committee of Parliament on constitution and law added that the reformed legislation on the births and death as well as the law of decentralization from central government to local government, has eliminated the accumulation of many under five-children without birth certificates in the country.

She said that RITA is active in 15 regions of Tanzania, and Iringa Region is one of the regions that have done well with enrolling five-year-olds since the programme was launched, and urged RITA to reach all remaining regions with the programme.

In addition, the registration of children under the age of five initiatives (U5BRI) officially started in Iringa region on 22/09/2016 after the then Minister for Constitution and Justice Dr Harrison Mwakyembe launched the programme at Mwembetogwa grounds in Iringa Municipality.

Prior to the launch, various government officials who are involved in the day-to-day registration and certification process for children and given birth certificates in 15 regions organisations are important.

under-five, also staff who are known as in the country. assistant registrars, those at all health THE Parliamentary Constitution and facilities with maternal and child care centres as well as all ward officials (WEOs) were trained.

> After one month about 127,000 children were enrolled in the system of RITA database and reached the 100 per cent registration target. Due to the continued success in the registration of Iringa region, RITA in collaboration with development partners such as UNICEF and TIGO's mobile network agreed to make Iringa region a pilot site for death registration and to issue death certificates without payment.

The death registration exercise officially started in July 2018 and has been a great help to the public as the deceased's relatives when in need of such certificates on time and free of charge.

According to the Coordinator of the Registration, Insolvency and Trusteeship Agency (RITA) in Iringa Jonathan Magoti, the decentralisation of power to local government had made it easier to register more children under five because before that citizens had to go to district heads (DCs).

He said that there are currently 361 centers offering such registrations adding that an average of 1650 births and 340 deaths are registered compared to the previous 400 births registered and 70 deaths per month.

Magoti further explained that the registration of children under five years old and adults and 30-day unregistered deaths takes place at the district heads office, the office of the district administrative secretary, since various institutions or authorities require such certificates for certification of age, names and validity of the relevant event. "As of 23/01/2020 a total of 4,337 deaths and a total of 212,007 births have been registered in the system in the Iringa region," said Magoti.

The Acting Executive Director of RITA Emmy Hudson said that over four million children have been registered

RITA also called on all parliamentarians and officials to help them educate all citizens about the importance of taking birth certificates as they are provided free of charge, and that the service has been moved closer to them.

For his part, Minister of Constitution and Justice Dr Augustine Mahiga, who is also a member of the constitutional and legislative committee, said the government's plan is to ensure that every newborn is registered and given a certificate within a short period of

The minister also praised the efforts of various stakeholders in the country in support of the government efforts in implementing its plans considering that the government needs to have accurate information about the population in order to effectively plan for the budget. "The need for accurate data of people is important to make the government plan and provide social services to its people and plan for the budget accordingly," Dr Mahiga stated.

He said that in order for the government to properly plan for it, accurate records of births and deaths must be provided so that a range of social services are in line with the budget.

Dr Mahiga also asked the Registration, Insolvency Trusteeship Agency (RITA) to work closely with religious institutions to ensure that the government's goals for enrollment of children under five and death certificates are fulfilled.

He asked religious leaders to help provide education to their believers and the public on the importance of taking birth certificates as they are provided free of charge, and that the service has been moved closer to them.

Adding that in order to facilitate the issuance of these certificates funded by Unicef, the Tigo telecommunications company and the Canadian Embassy in the country, stakeholders like religious





NIC BANK TANZANIA LTD

PUBLICATION OF FINANCIAL STATEMENTS

(Regulation 7)

Report of Condition of Bank Published Pursuant to regulations 7 and 8 of the Banking and Financial Institutions (disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2019 (Amounts in million shillings)

Cash			Current Quarter 31st December 2019	Previuos Quarter 30th September 2019
2 Balances with Bank of Tanzania 18 478 142 3		A. ASSETS		
3 Investments in Government securities \$3 730 49 7		Cash	10 419	6 40
A Balances with other banks and financial institutions S Cheques and items for clearing O O Inter branch float items O O Inter branch float items O O O O O O O O O				
5 Cheques and items for clearing 0 0 1 1 1 1 1 1 1 1				49 77
6 Inter branch float items 0 7 8 18 18 18 19 19 19 19				50
7 Bills negotated 0 0 0 0 0 0 0 0 0				
Section Continues Continues Section Continues Continue				
9 Interbank loans receivable 0 1 1 1 1 1 1 1 1 1				
10 Investments in other Securities 73 15 16 17 16 18 17 18 18 19 19 19 19 19 19			V	
11 Loans, Advances and Overdrafts (net of allowances for probable losses)			0	
12 Other Assets			77 316	87 46
14 Underwriting Accounts 5 15 15 15 15 15 15 15			6 411	5 87
15 Property and Equipment	13	Equity Investments	811	81
16 TOTAL ASSETS	14	Underwriting Accounts	, and a	
B. LIABILITIES	15	Property and Equipment	5 115	1 59
17 Deposits from other banks and financial institutions	16	TOTAL ASSETS	162 280	166 62
18 Customer deposits 85 928 102 6 19 Cash letters of Credit 0 20 Special Deposits 182 1 21 Payment orders/transfers payable 0 22 Bankers' cheques and drafts issued 289 3 23 Accrued taxes and expenses payable 427 49 24 Acceptances outstanding 0 25 Interbranch float items 0 26 Unearned income and other deferred charges 1 665 1 3 27 Other Liabilities 5 583 1 7 28 Borrowings 3 452 5 1 29 TOTAL LIABILITIES 142 791 147 0 30 NET ASSETS/(LIABILITIES) (16 minus 29) 19 489 19 5 C.SHAREHOLDERS' FUNDS 19 489 19 5 28 Total Liabilities 8 19 13 8 9 31 Raid up Share Capital 8 9 13 8 9 32 Share premium 8 9 13 8 9 33 Retained Earnings 9 695 9 66 34 Profit (Loss) Account 8 546 8 56 35 Other Capital Accounts 6 59 6 1 36 Minority Interest 0 37 TOTAL SHAREHOLDERS' FUNDS 19 489 19 5 38 Contingent Liabilities 7 643 5 8 39 Non performing Loans & Advances 20 878 24 5 40 Allowances for Probable Losses 12 319 12 9 41 Other non Performing Assets 0 D.SELECTED FINANCIAL CONDITION INDICATORS 11.0 50 Shareholders Funds to Total Assets 10.0 10 Loans and Advances to Total Assets 47,6% 52.5 21 Earning Assets to Total Assets 47,6% 82.7 22 Earning Assets to Total Assets 74,6% 82.7 23 Earning Assets to Total Assets 74,6% 82.7 24 Deposits Growth 1-16,3% -0.7 25 Deposits Growth 1-16,3% -0.7 26 Deposits Growth 1-16,3% -0.7 27 Deposits Growth 1-16,3% -0.7 28 Deposits Growth 1-16,3% -0.7 29 Deposits Growth 1-16,3% -0.7 20 Deposits Growth 1-16,3% -0.7 21 Deposits Growth 1-16,3%		B. LIABILITIES		
18 Customer deposits 85 928 102 6 19 Cash letters of Credit 0 20 Special Deposits 182 1 21 Payment orders/transfers payable 0 22 Bankers' cheques and drafts issued 289 3 23 Accrued taxes and expenses payable 427 49 24 Acceptances outstanding 0 25 Interbranch float items 0 26 Unearned income and other deferred charges 1 665 1 3 27 Other Liabilities 5 583 1 7 28 Borrowings 3 452 5 1 29 TOTAL LIABILITIES 142 791 147 0 30 NET ASSETS/(LIABILITIES) (16 minus 29) 19 489 19 5 C.SHAREHOLDERS' FUNDS 19 489 19 5 28 Total Liabilities 8 19 13 8 9 31 Raid up Share Capital 8 9 13 8 9 32 Share premium 8 9 13 8 9 33 Retained Earnings 9 695 9 66 34 Profit (Loss) Account 8 546 8 56 35 Other Capital Accounts 6 59 6 1 36 Minority Interest 0 37 TOTAL SHAREHOLDERS' FUNDS 19 489 19 5 38 Contingent Liabilities 7 643 5 8 39 Non performing Loans & Advances 20 878 24 5 40 Allowances for Probable Losses 12 319 12 9 41 Other non Performing Assets 0 D.SELECTED FINANCIAL CONDITION INDICATORS 11.0 50 Shareholders Funds to Total Assets 10.0 10 Loans and Advances to Total Assets 47,6% 52.5 21 Earning Assets to Total Assets 47,6% 82.7 22 Earning Assets to Total Assets 74,6% 82.7 23 Earning Assets to Total Assets 74,6% 82.7 24 Deposits Growth 1-16,3% -0.7 25 Deposits Growth 1-16,3% -0.7 26 Deposits Growth 1-16,3% -0.7 27 Deposits Growth 1-16,3% -0.7 28 Deposits Growth 1-16,3% -0.7 29 Deposits Growth 1-16,3% -0.7 20 Deposits Growth 1-16,3% -0.7 21 Deposits Growth 1-16,3%	11	Denocite from other hanks and financial institutions	41 421	30.80
19 Cash letters of Credit 0 20 Special Deposits 182 1 182 1 182 1 182 1 182 1 182 1 182 1 182 1 182 1 182 1 182 1 182 1 182 1 183 18				102 68
20 Special Deposits 182 182 182 182 183 184				102 00
21 Payment orders/transfers payable 22 Bankers' cheques and drafts issued 289 3 3 3 3 Accrued taxes and expenses payable 4 271 4 4 9 4 4 4 4 4 4 4			182	14
23 Accrued taxes and expenses payable 4 271 4 9 24 Acceptances outstanding 0 25 Interbranch float items 0 26 Unearned income and other deferred charges 1 665 1 3 27 Other Liabilities 5 583 1 7 28 Borrowings 3 452 5 1 29 TOTAL LIABILITIES 16 minus 29 19 489 19 5 C.SHAREHOLDERS' FUNDS 19 489 19 5 C.SHAREHOLDERS' FUNDS 19 489 19 5 31 Paid up Share Capital 28 159 28 1 32 Share premium 8 913 8 9 33 Retained Earnings 9 (9 695) 6 (6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6			0	
Acceptances outstanding	22	Bankers' cheques and drafts issued	289	30
1			4 271	4 90
26 Unearned income and other deferred charges 1 665 1 3 27 Other Liabilities 5 583 1 7 28 Borrowings 3 452 5 1 29 TOTAL LIABILITIES 142 791 147 0 30 NET ASSETS/(LIABILITIES) (16 minus 29) 19 489 19 5			-	
27 Other Liabilities			v	1.00
28 Borrowings 3 452 5 1 29 TOTAL LIABILITIES 16 minus 29 19 489 19 5				
29 TOTAL LIABILITIES 147 0 147 0 19 489 19 5				
30 NET ASSETS/(LIABILITIES) (16 minus 29) 19 489 19 5				
C.SHAREHOLDERS' FUNDS 28 159 28 1 32 Share premium 8 913 8 9 33 Retained Earnings (9 695) (9 68 6				19 52
31 Paid up Share Capital 28 159 28 1 32 Share premium 8 913 8 9 33 Retained Earnings 96 655 96 65 66 655 655 6				
32 Share premium			20.150	20.15
33 Retained Earnings (9 695)				
34 Profit (Loss) Account (8 546) (8 50				
35 Other Capital Accounts 659 6 6 6 6 6 6 6 6 6				
36 Minority Interest 0				65
37 TOTAL SHAREHOLDERS' FUNDS 19 489 19 5 38 Contingent Liabilities 7 643 5.8 39 Non performing Loans & Advances 20 878 24 5 40 Allowances for Probable Losses 12 319 12 9 41 Other non Performing Assets 0				
39 Non performing Loans & Advances 20 878 24 5			19 489	19 52
40 Allowances for Probable Losses	38	Contingent Liabilities	7 643	5 85
At Other non Performing Assets	39	Non performing Loans & Advances	20 878	24 56
D.SELECTED FINANCIAL CONDITION INDICATORS 12.0% 11.7 Shareholders Funds to Total Assets 12.0% 23.9 Non performing Loans to Total Gross Loans 22.7% 23.9 Gross Loans and Advances to Total Deposits 70.4% 75.2 Loans and Advances to Total Assets 47.6% 52.2 Earning Assets to Total Assets 74.6% 82.7 Up Deposits Growth -16.3% -0.7			12 319	12 91
(i) Shareholders Funds to Total Assets 12.0% 11.7 (ii) Non performing Loans to Total Gross Loans 22.7% 23.3 (iii) Gross Loans and Advances to Total Deposits 70.4% 75.2 (iv) Loans and Advances to Total Assets 47.6% 82.7 (vi) Deposits Growth -16.3% -0.7	4:	Other non Performing Assets	0	
(iii) Non performing Loans to Total Gross Loans 22.7% 23.9 (iiii) Gross Loans and Advances to Total Deposits 70.4% 75.2 (iv) Loans and Advances to Total Assets 47.6% 52.3 (v) Earning Assets to Total Assets 74.6% 82.7 (vi) Deposits Growth -16.3% -0.7				
(iii) Gross Loans and Advances to Total Deposits 70.4% 75.2 (iv) Loans and Advances to Total Assets 47.6% 52.2 (v) Earning Assets to Total Assets 74.6% 82.7 (vi) Deposits Growth -16.3% -0.7				11.79
(iv) Loans and Advances to Total Assets 47.6% 52.5 (v) Earning Assets to Total Assets 74.6% 82.7 (vi) Deposits Growth -16.3% -0.7	' '			23.99
(v) Earning Assets to Total Assets 74.6% 82.7 (vi) Deposits Growth -16.3% -0.7	, ,			75.29
(vi) Deposits Growth -16.3% -0.7				
				-0.79
				-0.79 -4.19
	Ľ			

ITEM/TRANSACTION

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED DECEMBER 31, 2019 (Amounts in million shillings)

		Current Quarter 31st December 2019	Comperative Quarter 31st December 2018	Current Year Cumulative 31st December 2019	Comperative Year Cumulative 31st December 2018
- 1	Interest Income	3 520	3 389	13 456	15 216
	Interest income Interest Expense	(1 680)	(1 233)	(6 005)	(6 060)
3	Net Interest Income (1 + 2)	1 840	2 156		9 157
4	Bad Debts Written-Off	0	173	0	0
5	Impairment Losses on Loans and Advances	761	437	(5 504)	(4 740)
	Non Interest Income:	885	896	3 903	3 714
	Foreign Currency Dealings and translation Gain/(Loss)	255	304	1 520	1 059
	Fees and Commissions	699	577	2 375	2 655
	Dividend Income	0	0	0	0
6.4	Other Operating Income	(70)	15	9	0
	Non Interest Expenses:	(3 524)	(3 503)	(14 397)	(12 516)
	Salaries and Benefits	(1 538)	(1 621)	(7 324)	(5 878)
	Fees and Commission	0	0	0	(110)
7.3	Other Operating Expenses	(1 986)	(1 881)	(7 072)	(6 527)
8	Operating Income/(Loss)	(37)	160	(8 546)	(4 385)
9	Income Tax Provision	0	(48)	0	(3 368)
10	Net Income/ (Loss) After Income Tax	(37)	112	(8 546)	(7 752)
11	Other Comprehensive Income (itemize)	0	0	0	218
12	Total comprehensive income/(loss) for the year	(37)	112	(8 546)	(7 535)
14	Number of Employees Basic Earnings per Share Number of Branches	117 (1.3) 6	108 4.0 5	117 (303.5) 6	108 (275.3) 5
	SELECTED PERFORMANCE INDICATORS				
	(i) Return on Average Total Assets	-0.1%	0.4%	-5.2%	-2.3%
l	(ii) Return on Average Shareholder Funds	-1.1%	1.9%	-43.8%	-13.4%
1	(iii)Non Interest Expenses to Gross Income	129.3%	114.7%	126.8%	97.2%
	(iv)Net Interest Income to Average Earnings Assets	5.7%	6.5%	5.8%	3.2%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT DECEMBER 31, 2019 (Amounts in million shillings)

	Share capital	Share Premium	Retained Earning	Regulatory reserve	General provision Reserve	Others	Total
Current Year							
Balance as at the beginning of the year	28 159	8 913	(10 553)	688	612	217	28 036
Profit for the year	0 109	0 910	(8 546)		012	1 0	(8 546)
Other Comprehensive Income	0	1 0	(0 0 10)	0	0	0	(0.010)
Transaction with owners	0	0	0	0	0	0	Č
Dividends Paid	0	0	0	0	0	0	Č
Regulatory reserve	0	0	247	(247)	0	0	Č
General Provision Reserve	0	0	612	(4.17)	(612)	0	ì
Others	0	0	0.12	0	(012)	0	ì
Balance as at the end of the current period	28 159	8 913	(18 240)	441	0	217	19 489
Previous Year							
Balance as at the beginning of the year	22 627	7 076	(2 261)	1 388	793	0	29 62
Profit for the year	0	0	(1 863)	0	0	0	(1 863
Other Comprehensive Income	0	0	0	0	0	0	(
Transaction with owners	5 532	1 837	0	0	0	0	7 369
Dividends Paid	0	0		0	0	0	(
Regulatory reserve	0	0	0	0	0	0	(
General Provision Reserve	0	0	1 213	(1 230)	17	0	(
Others	0	0	(1 796)	0		0	(1 796)
Balance as at the end of the current period	28 159	8 913	(4.707)	158	810	0	33 333

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED December 31, 2019 (Amounts in million shillings)

j	I. Cash flow from operating activities				
	(Amounts in million shillings)	Current Quarter 31st December 2019	Previuos Quarter 30th September 2019	Current Year Cumulative 31st December 2019	Comparative Year Cumulative 31st December 2018
ſ	Operating Income/(Loss) Adjustments for:	(37)	(630)	(8 546)	(4 385)
	-Impairment/Amortization -Net change in Loans and Advances -Gain/loss on Sale of Assets	1 745 10 151 0	72 2 601	2 116 488	713 16 735
	-Net changeDeposits from other banks and financial institutions -Net change in Deposits	10 614 (16 723)	(3 994) (629)	23 466 (11 310)	0 (17 905)
	-Net change in Short Term Negotiable Securities -Net change in Other Liabilities -Net change in Other Assets	14 040 3 539 (673)	327 501 435	12 867 7 861 (1 325)	2 690 853 (1 188)
	- Tax Paid -Others (specify) SMR- Movement	0 611	0 1 029	0 839	1 093
l	Net cash provided (Used) by operating activities	23 267	(288)	26 456	(1 394)
)	II. Cash flow from investing activities: Dividend Received Purchase of Fixed Assets Proceeds from Sale of Fixed Assets Purchase of Non-Dealing Securities Proceeds from Sale of Non-Dealing Securities Others (specify) - Purchase of Intangible Assets	0 (5 020) 0 0 0	0 (33) 0 0 0	0 (6 139) 0 0 0	0 (1 120) 0 0 0
l	Net cash (Used in) /generated from investing activities	(5 020)	(33)	(6 139)	(1 120)
1	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 Preference Dividends Net Change in other Borrowings Others (specify) - WHT paid on Bonus Shares	(1 847) 0 0 0 0	0 0 0 0 0	(3 573) 0 0 0 0 0	(3 875) 0 7 368 0 0 0
l	Net Cash generated from Financing Activities	(1 847)	0	(3 573)	3 493
)	IV. Cash and Cash Equivalents: Net Increase/ (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at the beginning of the Quarter Cash and Cash Equivalents at the end of the Year	16 400 13 758 30 157	(321) 14 079 13 758	16 744 13 414 30 157	980 12 434 13 414

Msafiri Kibebeti Peter Kimweri Margaret Karume Managing Director & Chief Executive Officer Head of Finance Chief Internal Auditor 20th January 2020 20th January 2020 20th January 2020

We, the under-named, non-executive members of the Board of Directors, attest to the correctness 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 the instructions and are true and correct.

<u>Name</u> 20th January 2020 1. Shiraz Pira (Director) 20th January 2020 2. Sharmapal Aggarwal (Chairman)

NIC BANK TANZANIA LTD MINIMUM DISCLOSURES OF CHARGES AND FEES

	TZS Accounts	FCY Accounts
Lending Rates		
Base lending Rate	23%	8%
Deposits Rates		
Fixed Deposits	3% - 10%	1.25% - 4.5%
Current Accounts	0% - 3%	0% - 2%
Savings Accounts	0.5% - 7%*	0.5% - 3%*
		num balance requirements
		GE/FEE
	TZS Accounts	FCY Accounts - US\$
Current Accounts		
Required minimum opening balance		
Current Account-Company (SME &Corporate)	Tsh 100,000.00	Usd 100.0
Current-Personal	Tsh 50,000.00	Usd 50.0
Monthly ledger fee	Tsh 10,000.00	Usd 10.0
Transaction fees	Tsh 1000.00 per transaction	Usd 0
Manual Statement Current Accounts	Tsh 2,500.00	Usd 1.2
Duplicate Statements	Tsh 3,000.00	Usd 1.5
Interim Statement	Tsh 3,000.00	Usd 1.5
Closing account	Tsh 10,000.00	Usd 5.0
Cheques		
Cheque book		
New cheque book (50 leaves)	Tsh 25,000.00	Usd 15.0
New cheque book (100 leaves)	Tsh 50,000.00	Usd 30.0
Unpaid Cheque (insufficient funds) - Outward	Tsh 100,000.00	USD 50.0
Unpaid Cheque (insufficient) - inward	Tsh 30,000.0	Usd 25.0
Unpaid Cheques - technical	Tsh 10,00.00	Usd 1.5
Special Clearing / Local collection	Tsh 35,000.00	Usd 25.0
Bankers Cheque	Tsh 15,000.0	Usd 10.0
Bankers Cheques- Repurchase	Tsh 10,000.00	Usd 5.0
Stop payment	Tsh 25,000.00	Usd 15.0
Savings Accounts		
Required minimum opening balance		
Savings-Personal	Tsh 50,000.00	Usd 50.0
Gold Savers	Tsh 500,000.00	Usd 500.0
Mwanafunzi	Tsh 30,000.00	Usd 30.0
Junior Savers	Tsh 50,000.00	Usd 50.0
Manual Statement Savings Accounts	Tsh 2,500.00	Usd 1.5
Interim Statement	Tsh 3,000.00	Usd 1.5
Interim Statement Duplicate Statements	Tsh 3,000.00 Tsh 3,000.00	Usd 1.5 Usd 1.5
Interim Statement	Tsh 3,000.00	Usd 1.5
Interim Statement Duplicate Statements	Tsh 3,000.00 Tsh 3,000.00	Usd 1.5 Usd 1.5
Interim Statement Duplicate Statements Closing account	Tsh 3,000.00 Tsh 3,000.00	Usd 1.5 Usd 1.5
Interim Statement Duplicate Statements Closing account Electronic Banking	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00	Usd 1.5 Usd 1.5 Usd 5.0
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 5,000.00	Usd 1.5 Usd 5.0 Usd 5.0 Usd 2.5
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 5,000.00 Tsh 1,000.00	Usd 1.5 Usd 5.0 Usd 5.0 Usd 2.5 Usd 0.5
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 5,000.00	Usd 1.5 Usd 5.0 Usd 5.0 Usd 2.5 Usd 0.5 usd 3.0
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TTs	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 5,000.00 Tsh 1,000.00 Tsh 7,000.00	Usd 1.5 Usd 5.0 Usd 5.0 Usd 2.5 Usd 0.5 usd 3.0
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TTS Telegraphic Transfers International	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 1,000.00 Tsh 1,000.00 Tsh 7,000.00	Usd 1.5 Usd 5.0 Usd 5.0 Usd 2.5 Usd 0.5 Usd 3.0 Usd 30.0
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TIS Telegraphic Transfers International Outward	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 1,000.00 Tsh 1,000.00 Tsh 7,000.00 Tsh 7,000.00 Tsh 80,000.00	Usd 1.5 Usd 5.6 Usd 5.6 Usd 2.5 Usd 0.5 usd 3.0 Usd 30.0
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TTIS Telegraphic Transfers International Outward Inward TT	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 1,000.00 Tsh 1,000.00 Tsh 7,000.00 Tsh 80,000.00 Tsh 20,000.00 Tsh 20,000.00	Usd 1.5 Usd 5.6 Usd 5.6 Usd 2.5 Usd 0.5 usd 3.0 Usd 30.0 Usd 40.6 Usd 40.6
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TIS Telegraphic Transfers International Outward Inward TT Amendement of Transferred instructions	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 1,000.00 Tsh 1,000.00 Tsh 7,000.00 Tsh 80,000.00 Tsh 20,000.00 Tsh 20,000.00 Tsh 20,000.00	Usd 1.5 Usd 5.6 Usd 5.6 Usd 2.5 Usd 0.5 Usd 3.0 Usd 3.0 Usd 40.6 Usd 10.0 Usd 10.0
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TIS Telegraphic Transfers International Outward Inward TT Amendement of Transferred instructions Tracer	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 10,000.00 Tsh 1,000.00 Tsh 7,000.00 Tsh 7,000.00 Tsh 80,000.00 Tsh 20,000.00 Tsh 20,000.00 Tsh 20,000.00 Tsh 200,000.00	Usd 1.5 Usd 5.6 Usd 5.6 Usd 2.5 Usd 0.5 Usd 3.0 Usd 3.0 Usd 3.0 Usd 40.6 Usd 10.6 Usd 100.6 Usd 100.6 Usd 100.6
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TIS Telegraphic Transfers International Outward Inward TT Amendement of Transferred instructions	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 1,000.00 Tsh 1,000.00 Tsh 7,000.00 Tsh 80,000.00 Tsh 20,000.00 Tsh 20,000.00 Tsh 20,000.00	Usd 1.5 Usd 5.6 Usd 5.6 Usd 2.5 Usd 0.5 Usd 3.0 Usd 30.0 Usd 40.0 Usd 100.0 Usd 100.0 Usd 100.0 Usd 100.0 Usd 100.0 Usd 100.0
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TISS TIS Telegraphic Transfers International Outward Inward TT Amendement of Transferred instructions Tracer Recall	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 10,000.00 Tsh 1,000.00 Tsh 7,000.00 Tsh 7,000.00 Tsh 80,000.00 Tsh 20,000.00 Tsh 20,000.00 Tsh 20,000.00 Tsh 200,000.00	Usd 1.5 Usd 5.6 Usd 5.6 Usd 2.5 Usd 0.5 Usd 3.0 Usd 3.0 Usd 40.6 Usd 10.6 Usd 100.6 Usd 100.6 Usd 100.6 Usd 100.6
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TISS TIS Telegraphic Transfers International Outward Inward TT Amendement of Transferred instructions Tracer Recall Tanzania IntersBank Settlement System (TISS)	Tsh 3,000.00 Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 1,000.00 Tsh 1,000.00 Tsh 7,000.00 Tsh 80,000.00 Tsh 20,000.00 Tsh 20,000.00 Tsh 200,000.00 Tsh 200,000.00 Tsh 200,000.00	Usd 1.5 Usd 5.6 Usd 5.6 Usd 2.5 Usd 0.5 Usd 30.0 Usd 30.0 Usd 40.6 Usd 10.6 Usd 100.6 Usd 100.6 Usd 100.6
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TITS Telegraphic Transfers International Outward Inward TT Amendement of Transferred instructions Tracer Recall Tanzania IntersBank Settlement System (TISS) EFT	Tsh 3,000.00 Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 1,000.00 Tsh 1,000.00 Tsh 7,000.00 Tsh 80,000.00 Tsh 20,000.00 Tsh 20,000.00 Tsh 200,000.00 Tsh 200,000.00 Tsh 200,000.00 Tsh 200,000.00 Tsh 200,000.00	Usd 1.5 Usd 5.6 Usd 5.6 Usd 5.6 Usd 2.5 Usd 0.5 usd 3.0 Usd 30.0 Usd 30.0 Usd 40.6 Usd 10.6 Usd 100.6 Usd 100.6 Usd 100.6
Interim Statement Duplicate Statements Closing account Electronic Banking Online Banking Monthly Fee-Corporate Online Banking Monthly Fee-Retail TISS TIS Telegraphic Transfers International Outward Inward TT Amendement of Transferred instructions Tracer Recall Tanzania IntersBank Settlement System (TISS) EFT EFT Inward	Tsh 3,000.00 Tsh 3,000.00 Tsh 10,000.00 Tsh 10,000.00 Tsh 1,000.00 Tsh 1,000.00 Tsh 7,000.00 Tsh 80,000.00 Tsh 20,000.00 Tsh 200,000.00	Usd 1.5 Usd 5.6 Usd 5.6 Usd 5.6 Usd 2.5 Usd 0.5 usd 3.0 Usd 30.0 Usd 30.0 Usd 10.6 Usd 10.6 Usd 100.6 Usd 100.6 Usd 100.6 Usd 100.6
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Letters of Credit	1.5%	1.5%
Extension Commission	1.5% per Quarter	1.5% per Quar
	1.5% per Quarter +Tsh	1.5 % per Quarter + Usd 5
LC Acceptance Commission	100,000.00 Swift Charge	Swift Cha
	1.5% & Min Tsh 400,000.00 per	
LC Opening Commission		% & Min Usd 200.00 per Quai
Swift Charges	Tsh 100,000.00	Usd 50
LC Settlement Commission	0.25% Flat	0.25% I
Import & Export Document for Collection - Advising Commission	Tsh 100,000.00	Usd 5
Import & Export Document for Collection - Courrier charges	Tsh 100,000.00	Usd 5
Guarantees		
Issuance	2% per Quarter Min TZS 200,000.00	2% per Quarter Min Usd 10
	Tsh 300,000.00	Usd 150
Amendements		Usa 150
	2% per Quarter Min	200 0 1 10 77 15
Extension	TZS 100,000.00	2% per Quarter Min Usd 5
Advising	Tsh 100,000.00	Usd 50
Cancellation	Free	F
Discharge of Cards (log books)	Tsh 50,000.00	Usd 25
Other Services		
Salary processing fees per transaction	Tsh 2,000.00	Usd
Cash Deposits fees	Free	330
Cash withdrawal fees	Free	1.0
Brd party charges Upto Tsh 1m maximum payment amount	Tsh 50,000.00	Usd 2
Photocopies charges	Tsh 2,000= per page	Usd 1.00 per p
	Tsh 50,000.00	Usd 1.00 per p
Replying to status enquiries to clients		
Obtaining status reports for clients	Tsh 50,000.00	Usd 2
Confirmations of balances to clients' auditors	Tsh 50,000.00	Usd 2
Certification of statements (already printed)	Tsh 2,000= per page	Usd 1.00 per p
Fixed Deposits	Min requirement Tsh 1m	Usd 50
Call Account-Local -Required minimum opening balance	Tsh 1,000,000.00	Usd 50
Standing order fees		
Inward Standing Orders	Free]
Outward Standing orders to other banks	Tsh 10,000.00	Usd 1
Setup/Amendment of Standing Order	Free	Osu 1
	Tsh 25,000.00	Usd 1
Unpaid Standing Order (penalty)		
Stop/Cancel Standing orders	Tsh 25,000.00	Usd 1
ATM Charges		
New Card Issuance(issued only shilling)	Tsh 10,000.00	1
ATM withdrawal - NIC ATMs	Tsh 1,000.00	1
ATM withdrawal from Non-NIC ATMs (Tanzania)	Tsh 1,000.00	1
ATM withdrawal from Non-NIC ATMs (Outside Tanzania)	N/A	1
ATM mini statements	Tsh 200.00	N
Daily withdrawal Limit	Tsh 1,000,000.00	1
Minimum withdrawal amount	Tsh 5,000.00	1
Replacing lost/destroyed cards	Tsh 10,000.00	, ,
Blocking/unblocking ATM cards	Free	1
Card renewal	Tsh 10,000.00	1
Overdrawn account interest charge	Base+12	Base
8		
Safe Lockers fees*	Tsh 250,000,00	
Safe Lockers fees*	Tsh 250,000.00	
Safe Lockers fees* Small Medium	Tsh 350,000.00	
Safe Lockers fees* Small		

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

Signature 20th January 2020 1 Msafiri Kibebeti Head of Finance and Administration 2 Nelson Mgonja Head of Operations 20th January 2020

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EDITORIALS.OPINION

Guardia.com

TUESDAY 28 JANUARY 2020

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

Time is long ripe for Africa to foster science revolution

SCIENTIST is someone major profession. who conducts scientific to advance knowledge in an area of interest.

In classical antiquity, there was no real ancient analog of a modern scientist. Instead, philosophers engaged in the philosophical study of nature called natural philosophy, a precursor of natural science. It was not until the 19th century that the term scientist came into regular use after it was coined by the theologian, philosopher, and historian of science William Whewell in 1833, to describe the noted polymath Mary Somerville.

In modern times, many scientists have advanced degrees in an area of science and pursue careers in various sectors of the economy such as academia, industry, government, and nonprofit environments.

The roles of "scientists", and their predecessors before the emergence of modern scientific disciplines, have evolved considerably over time. Scientists of different eras (and before them, natural philosophers, mathematicians, natural historians, natural theologians, engineers, and others who contributed to the development of science) have had widely different places in society, and the social norms, ethical values, and epistemic virtues associated with scientists-and expected of them-have changed over time as well. Accordingly, many different historical figures can be identified as early scientists, depending on which characteristics of modern science are taken to be essential.

Some historians point to the Scientific Revolution that began in 16th century as the period when science in a recognizably modern form developed. It wasn't until the 19th century that sufficient socioeconomic changes

THE computer models which scientists use to project future shifts in climate have mainly been developed by scientists outside of Africa.

Scientists therefore have limited understanding of how these tools represent the conditions that are unique to different regions on the African continent.

A new network of climate scientists in Africa and the United Kingdom hopes to address this, by fast-tracking model development which will improve the understanding of how these tools represent climate processes in African regions. These researchers will collaborate through the Climate Model Evaluation Hub for Africa.

The ultimate goal of this work is to give policy makers in Africa improved climate information, which can better support them in their regions in order to respond to changing climatic conditions resulting from humandriven carbon emissions and rising global temperatures.

The collaboration will allow them to work together to test how the digital simulation models represent African

The idea of creating this network to help improve climate model analysis for Africa was led by Dr Cath Senior at the Met Office, and emerged after a few years of conceptualising the initiative, explains Dr Rachel James, who is the Co-Investigator and coordination lead for LaunchPAD. This evolved from collaborative work under the IMPALA research consortium that is part of Future Climate for Africa (FCFA).

The Climate Model Evaluation Hub is designed to be a longer-term initiative. As this short first phase of funding approaches its end in August 2020, the team will host a workshop with the wider African climate science community to create a strategy for the occurred for scientists to emerge as a next phase of the hub.

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Democracy and the decline of patriotism

By Timawus Mathias

EMOCRACY and the decline of patriotism is a worrying thought when you rest your mind on the global picture of Nigeria today. Or am I the only one to whom it is glaringly clear that patriotism is a waning facet in Nigeria? I must be. We have let it slide downwards continuously, damning all the evidential rhetoric. We are sadly our tribe and region first, before we are Nigerian. Daily, events unfold that make you wonder in awe what country of the future our children will live in devoid of nationalism, without liberty, without security, and hence without

Take Lt. General TY Danjuma, Prof. Ango Abdullahi, Chief EK Clark, Chief Bode George, Ike Omar Sanda Nwachukwu. The one thing they all have in common is that they are known nationalists by the public roles they have each played in the making of modern Nigeria. Their patriotism is expected to be unquestionable. Yet they have all have found reason in recent times to emerge as deeply primordial champions, succumbing to the pull of ethno-provincial nationalism. One after the other, they have all been let down by their contemporaries who took helm as national leaders. We have all watched in awe, as each one of those that served the country take the diminishing role of being vehemently vocal against the nation, in defence of their ethnic nationality and land. Supposed nationalists get caught in the web to raise issues against the country Nigeria, in defence of tribe and land. Me thinks when this happens in a nation, it is an indicator that patriotism is imperilled, and in devastating decline. Disappointment with failing leadership acts as primary cause. Debatable may be, yet I am convinced that patriotism is on the decline, and seems to be the reason there is mass disobedience of law and order, and the growth of bizarre crimes like abduction, rape, sex for marks, banditry, farmer-herder conflicts, and indeed our running insurgency of 10 years and running.

Nigeria emerged and gained its pride of place as a great leading African nation owing to the patriotism of the country's founders. Evidently with the lapse of time, the patriotism those founding fathers displayed in the struggle for independence from the colonial masters has diminished. A great many citizens who sing the national anthem vowing that the labour of our heroes past should never be in vain, sadly know no national heroes. Hundreds or even thousands of youth are willing to risk a trans Saharan crossing as well as take on the Mediterranean Sea in a leaking boat, and ultimate slavery



abroad, in blind search of greener

Nigerians do not trust themselves and hardly exhibit respect for one another such that would encourage other nationals to do likewise. Today, the Nigerian hardly speaks with pride about the nation and does so only when the country is involved in sporting events, and winning. In this, we do not see from tribal and ethnic perspectives. Turn to politics and governance, the opposite is what prevails.

What is behind all this? Nigerians are generally politically disgruntled. Winners take all and are still disappointed and dissatisfied. Losers lose all and try to bid their time, but are intensely hopeless. The election process in the country does not encourage hope, as the winner always wins by hook or by crook. Love for the nation is diminished. Our uncouth democracy kills patriotism.

Without adherence to faith based injunctions, all human existence would be perilous in anarchy as obtains today. It is the erosion of the fear of God engineered by the apparent victory of ill gotten wealth over honest and modest earning that has itself caused the growing victory of might over reason and diligent service. Patriotism dies. Thus blame the decline of patriotism on the festering corruption in Nigeria. Corruption and patriotism are inversely proportionate relatives, the higher the one, the lower the other. It must be said that corruption has never been confronted by any leader like President Buhari has done, albeit without clearly defining it. Inadvertently, the justice system is corruptly slow, and frustrates Buhari even more than anyone. Cases that could take 12 years are treated selectively to leave the impression that there is favouritism. Then our natural psyche of corruption takes its toll. President Buhari only needs a small nap, and one or more, right under his nose play the corrupt card. Nigerians look on and ask, what is the difference? They find hardly any. He also turns a blind and deaf ear to herdsmen killing instead of negotiating for grazing land, and this aspect kills the patriotism of the Danjumas and the Falayes of our nation. One notch higher is the regional "armies" metamorphosing as expression.

In a functioning nation state, law and order should be maintained not by the presence of law enforcers but by fear of the creator and his promised retribution for evil, and the inspiration of leaders. Corruption is evil for which retribution in Nigeria often comes late. So late that the spoils of corruption are laundered into positions of respect and authority, for more corruption in a never ending cycle. Whereas the common folk believe that retribution for evil, which corruption is, should not be late in coming. Sadly in Nigeria, it is so late in coming that the corrupt could be said to have gotten away with it. The impact on the national psyche is horrendous.

This includes the erosion of the human feeling of relationship, compassion, and raw discipline, and explains our type of banditry,

kidnapping, and vicious crime. We can regulate life for the ordinary man and like a dog on a leash, he would obey as long as he is kept company while on the leash. The common man's leash is poverty. Without company of the powerful and the well to do, the common discover the power of their majority in unfettered freedom. No longer have they any dread, but anger. No sense of responsibility or guilt. No qualms, having discovered the limitations of law enforcers, having themselves acquired firearms and knowledge of its usage.

Only religion creates love and compassion as civilised behaviour. Isms on which the modern democracy is so delicately founded and dependent, such as capitalism, socialism, or a mix of the two into any ism et al do not promote love and compassion, save instead, vicious competition. Religion itself has suffered from corruption and is a factor of our declining patriotism. Peoples' deities have disappointed.

Our leaders are unable to wage systemic war against the urge to bend or break the law - that feeling of narcissism that corruption quickly takes advantage of with helpers that massage the leaders' narcissistic ego. There is need for our leaders to keep company with citizens each one of them on a leash of a myriad of challenges. From the national down to the local level, the decline in patriotism has to be confronted with words that encourage, and actions that convince of commitment to a better nation. Our leaders must inspire.

Researchers need to devise ways to facilitate production of better seeds

enclosed in a protective covering. The formation of the seed is part of the process of reproduction in seed plants.,

Seeds are the product of the ripened ovule, after fertilisation by pollen and some growth within the mother plant. The embryo is developed from the zygote and the seed coat from the integuments of the ovule.

Seeds have been an important development in the reproduction and success of gymnosperm and angiosperm plants, relative to more primitive plants such as ferns, mosses and liverworts, which do not have seeds and use water-dependent means to propagate themselves. Seed plants now dominate biological niches on land, from forests to grasslands both in hot and cold climates.

The term "seed" also has a general meaning that antedates the above anything that can be sown, e.g. "seed" potatoes, "seeds" of corn or sunflower "seeds". In the case of sunflower and corn "seeds", what is sown is the seed enclosed in a shell or husk, whereas the

Many structures commonly referred to as "seeds" are actually dry fruits. Plants producing berries are called

Seeds are produced in several related groups of plants, and their manner of production distinguishes the angiosperms ("enclosed seeds") from the gymnosperms ("naked seeds"). Angiosperm seeds are produced in a hard or fleshy structure called a fruit that encloses the seeds for protection in order to secure healthy growth. Some fruits have layers of both hard and fleshy material.

The Ministry of agriculture has directed experts and agricultural

SEED is an embryonic plant institutions to use their expertise and available irrigation schemes to produce quality seeds.

There are no reasons for farmers in Tanzania to depend on imported seeds while the country has a number of irrigation schemes as well as agricultural experts who can facilitate production of quality seeds.

Seeds should be produced in the irrigation schemes during the drought seasons. This will ensure farmers of enough seeds during the rainy season. Rain seasons should only be used to plant crops and not production of

According to the ministry, Tanzania uses 186,000 tonnes of seeds annually whereas local production of seeds stands at 71,000 tonnes only. According to data more than 100,000 tonnes of the seeds are imported outside Tanzania.

He said the country's agriculture sector has been growing with the exception of some few crops which its seeds are inadequately produced. The crops include legumes, cashew nuts, coffee, cassava and palm oil trees.

President John Magufuli has directed to enhance local production of seeds through irrigation.Our farmers should use locally produced seeds and ensure its availability across the country. It is therefore the duty of the responsible ministry to start implementing the directive through its agricultural

institutions and experts. Tanzania has a total of 29.4 million hectares suitable for irrigation but only 475,000 hectares have so far been utilized.

We should take care of increased availability of fake seeds, insecticides and fertilizers in local markets as the sub-standard products affect production as well as contributing into farmers incurring losses.

How airlines and airports are dealing with novel virus

By Bloomberg

IRPORTS and airlines are stepping up efforts to protect staff and passengers from a deadly virus originating in Wuhan, with Cathay Pacific Airways Ltd and China Airlines Ltd going as far as canceling flights in and out of the Chinese city until the end of February.

The airlines' announcements followed a decision by the Chinese government to limit travel from Wuhan, effectively putting the city of 11 million people into lockdown. Boats and buses have also been told to divert to avoid the city, which sits on the Yangtze River. At least 17 people have died and hundreds of people have been infected by the coronavirus, which has spread to other parts of Asia and the

China said it will conduct nationwide screening and improve monitoring of transportation links for the Lunar New Year holiday, which starts Friday and is expected to see almost 80 million people take flights. Major hubs elsewhere like London Heathrow increased monitoring of passengers disembarking planes from Wuhan, the capital of central China's Hubei province, when concern about the spread of the illness mounted Wednesday.

Here's a look at how airports and airlines around the world are reacting:

Hong Kong Special Administrative Region: In response to complaints from its cabin crew union about risk of "catastrophic" infection, flag carrier Cathay Pacific on Wednesday said staff could wear protective face masks on flights to China if they wanted. The airline's unit Cathay Dragon is suspending flights to Wuhan from Friday until Feb 29 and contacting passengers about refunds and postponed travel

Macao: The government canceled Lunar New Year celebrations and said

it will ban people with fevers from leaving.

Taiwan: China Airlines and Mandarin Airlines Co, both operated by CAL Group, are also suspending flights to Wuhan until the end of February and assisting passengers with rebookings. Crew on the two airlines along with Tigerair Taiwan are wearing face masks while on duty, CAL said in a statement Thursday. There's also an "appropriate quantity" of masks for passengers, it said.

The Republic Of Korea (ROK): Korean Air Lines Co. provided hazardousmaterials suits for crew, while Tway Air delayed plans to launch a new route from Incheon to Wuhan. The country confirmed its first infection on Monday.

The Democratic People's Republic of Korea (DPRK): The country temporarily closed its borders to foreign tourists as a precaution against the virus, according to travel agent Young Pioneer Tours.

Singapore: Changi Airport, which receives more than 430 flights a week from China, is increasing surveillance on all passengers arriving from the country. Low-cost carrier Scoot said disinfectants, hand sanitizers and surgical masks are being supplied on all China flights. Scoot said it has an aircraft disinfection protocol in place for flights where suspected cases have been reported.

Japan: Prime Minister Shinzo Abe said the country will step up quarantine and testing, while Health Minister Katsunobu Kato said Tuesday that health questionnaires were given to passengers arriving from Wuhan by plane and that people should inform authorities if they're not feeling well. The Ministry of Foreign Affairs set the risk of infection in Wuhan to "Level 2" and recommended avoiding unnecessary travel there.

India: Mumbai's Chhatrapati Shivaji Maharaj International Airport has increased surveillance measures. Delhi Airport staff are checking inbound passengers from affected areas, according to a statement.

Malaysia: AirAsia is offering customers refunds for bookings on flights to and from Wuhan before Feb 15, or the option to retain the value of their booking in flight credits for trips before Feb 29, according to a statement on its website.

Indonesia: Airports and airlines have been asked to take precautionary measures such as screening international passengers with thermal scanners. Airlines must provide health documents and manifests after landing, Director General of Civil Aviation Polana Pramesti said in a statement.

Vietnam: Equipment to measure body temperature is in place to screen passengers at Hanoi's Noi Bai International Airport, according to a statement on the government website, which said monitoring will be increased during the Lunar New Year holidays as there'll be a greater number of flights.

UK: Teams including a doctor and medical inspector were deployed Wednesday to Heathrow airport to greet passengers from Wuhan to monitor for signs of the virus and provide information to passengers about symptoms, the Department for Health said. The checks concern three flights a week operated by China Southern Airlines Co. The risk to Britons was raised to "low" from "very low."

Italy: The Health Ministry said procedures are in force at Rome Fiumicino airport, which has direct flights to Wuhan, to check arrivals from the Chinese city. Surveillance of passengers is being strengthened and people will be



Masked workers disinfect a passenger throughfare at the Taoyuan International Airport on Jan 22, 2020, after Taiwan on January 21 reported its first case of the new SARS-like virus from the Chinese mainland. (AFP)

subject to body temperature checks at the airport, it said.

Africa

Nigeria: The country's center for disease control advised travelers coming from Wuhan to report to a medical facility if they feel ill and said that surveillance has been intensified at all points of entry.

South Africa: The National Institute for Communicable Diseases recommended testing anyone who has recently visited Wuhan and is displaying symptoms such as fever and a cough.

Americas

US: The Centers for Disease Control and Prevention implemented screen-

ing for arrivals at airports in San Francisco, New York and Los Angeles on Jan 17, and is expanding that to Atlanta and Chicago. CDC said it's closely monitoring the outbreak and there are ongoing investigations into the "rapidly evolving situation." United Airlines is most exposed to the China market, according to a report from Stifel analyst Joseph DeNardi.



Employment Opportunities

At the heart of Pact is the promise of a better tomorrow, A nonprofit international development organization founded in 1971, Pact works on the ground in nearly 40 countries to improve the lives of those who are challenged by poverty and marginalization. We serve these communities because we envision a world where everyone owns their future. To do this, we build systemic solutions in partnership with local organizations, businesses, and governments that create sustainable and resilient communities where those we serve are heard, capable,

Pact is a recognized global leader in international development. Our staff have a range of expertise in areas including public health, capacity development, governance, and civil society, natural resource management, poverty, fragile states, monitoring and evaluation, small-scale and artisanal mining, microfinance and more. This expertise is combined in Pact's unique integrated approach. which focuses on systemic changes needed to improve people's lives.

Project Overview: Pact is recruiting the following 3 (three) positions for an upcoming U.S. President's Emergency Plan for AIDS Relief (PEPFAR) funded Community Social Welfare System Strengthening follow-on activity to increase access to and use of health/HIV, social welfare, and protection services by vulnerable HIV-affected populations. The goal of this proposed Community Social Welfare System Strengthening program is to improve the health, well-being, and protection of Orphans and Vulnerable Children (OVC), at-risk Adolescent Girls and Young Women (AGYW) and People Living with HIV (PLHIV) in high HIV burden communities. The activity will be client-centered and community-focused in order to contribute to 95-95-95 goals.

The program seeks to attain the following objectives:

- Objective 1: Improve the core competencies of the community-based social welfare workforce to enable the delivery of health/HIV, social, and protection services (50% LOE)
- Objective 2: Improve functionality of community systems and structures to strengthen service delivery for OVC, at-risk AGYW, and PLHIV (40%
- Objective 3: Strengthen community social welfare planning and budgeting for improved accountability to HIV affected populations (10% LOE)

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Job Title	:	Chief of Party	
Location	:	Dar es Salaam, Tanzania	ĺ
Danastina Ta		Country Discotor	

The COP will provide overall technical leadership and operational oversight for the project and will serve as the primary liaison with USAID, the GoT, Pact headquarters in DC, and relevant project stakeholders. The COP will ensure that the project's goals, objectives, and strategy are achieved and that contractual requirements are met on time and within budget. S/he is responsible for directing the entire project team and managing the critical relationship with local and international partners and other key stakeholders in coordination with partners, USAID and HQ. This position is contingent upon award.

Job Title		Finance Director
Location	:	Dar es Salaam, Tanzania
Reporting To	:	Chief of Party, CHSSP2

The Director of Finance will be the lead expert for financial operations and management. Responsibilities include being responsible for efficient resource

deployment and use, program accounting and financial reporting systems, and related reporting, and ensuring compliance with USAID financial, contractual and accounting rules and regulations. This position is contingent upon award.

Job Title	Monitoring, Evaluation, Research and Learning
	(MERL) Director
Location	 Dar es Salaam, Tanzania

: Chief of Party, CHSSP2

Reporting To **Position Purpose:**

The MERL Director provides strategic guidance, vision, and management for successful monitoring and evaluation of the program. This individual also supervises MERL staff and ensures the strategic and functional integration of all MERL activities as well as active collaboration with sub-awardees and USAID. The Director oversees all MEL activities, provides technical direction and support, and ensures the accurate reporting of results for program activities. This position is contingent upon award.

Job Description Details and How to Apply:

If you believe you are the ideal person we are looking for, please submit your application describing why you are the right candidate for the said position, a curriculum vitae detailing your experience and three (3) professional referees from previous and current place of employment.

Please send the application through the following links:

Chief of Party:

https://careers-pactworld.icims.com/jobs/1366/chief-of-party--social-welfa re-strengthening/job

Finance Director:

https://careers-pactworld.icims.com/jobs/1367/administration-and-financedirector--social-welfare-strengthening/job

Monitoring, Evaluation, Research, and Learning (MERL) Director: https://careers-pactworld.icims.com/jobs/1368/monitoring%2c-evaluation %2c-research-and-learning-%28merl%29-director--social-welfare-strength

The closing date for applications will be February 29th, 2020

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Qualified women are strongly encouraged to apply.

Please note only the applications sent through the specified links will be reviewed.

(only shortlisted candidates will be contacted)

To learn more about Pact Tanzania visit:

http://www.pactworld.org/country/tanzania



UNITED REPUBLIC OF TANZANIA

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REQUEST FOR PROPOSALS (RFP)

TENDER TITLE: CONSULTANCY – BUSINESS ANALYST AND QUALITY ASSURER FOR THE COLLECTION OF REQUIREMENTS AND SUPERVISION OF THE MINISTRY OF AGRICULTURE, LIVESTOCK AND FISHERIES (MALF) TANZANIA SYSTEM

TENDER NUMBER: PRQ20190466

TradeMark East Africa (TMEA) in collaboration with ministry of Agriculture. Livestock and Fisheries in Tanzania is seeking consultancy services for Business Analyst and Quality Assurer for the Collection of Requirements and Supervision of the Ministry of Livestock and Fisheries (MALF) Tanzania System.

Terms of reference for this assignment and the Request for Proposals (RFP) document can be obtained at http://www.trademarkea.com/procurement/. All queries quoting the above Tender Title and Number should be emailed to **procurement@trademarkea.com**. The closing date for submissions is Tuesday 18 February 2020.

Interested and qualified firms/consortiums must submit their bids through TMEA's mail box using the email address, **procurement@trademarkea.com**. The email subject line should clearly indicate the tender reference number, and procurement title description. Emails that are not titled as indicated may not be received. All attachments must be 5 MBs or less.

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



Is West Africa's Eco currency just an echo of the colonial past?

By Peter Fabricius

HE decision by eight mainly Francophone West African countries to abandon the CFA currency they have used since before their independence from France has been widely trumpeted as representing the end of an epoch.

But it has also been controversial. And on closer inspection it looks more symbolic than substantive. To some it seems like cutting the more obvious but less important - neo-colonial monetary ties with Paris, but not quite letting go of the apron string that matters most: the CFA peg to the euro.

Benin, Burkina Faso, Guinea-Bissau, Ivory Coast, Mali, Niger, Senegal and Togo (all former French colonies except Guinea-Bissau) are the West African Economic and Monetary Union (UEMOA) member states. They, together with Ivorian President Alassane Quattara and French President Emmanuel Macron, announced in December that the West African CFA would be dropped in favour of a new regional currency, the Eco, named after the Economic Community of West African States (Ecowas).

But the six non-CFA Ecowas member states - The Gambia, Ghana, Guinea, Liberia, Nigeria and Sierra Leone meeting last week under the umbrella West African Monetary Zone (WAMZ), denounced UEMOA for pre-empting the name "Eco". This was the name Ecowas greed on last year for the common currency for the whole region.

Ouattara and co. were perhaps trying to put a rocket under Ecowas, which has been taking a long time to



happen this year. Now the firm objection of WAMZ - including the heavyweight economies of Nigeria and Ghana - has put a big question mark over it, and perhaps the Ecowas Eco.

Essentially the UEMOA countries plan to drop two provisions of the CFA. They would no longer be required to deposit 50% of their reserves with the French Treasury, and the French government would no longer deploy officials to serve on UEMOA's central bank. But significantly, the Eco would still be pegged to the euro at a fixed exchange rate which France would guarantee as it has the CFA.

The UEMOA countries were under enormous social and political pressure to scrap the "neo-colonial" CFA. So it's tempting to see the change as get its Eco airborne. It was meant to more of a symbolic severing of ties

with the old colonial master than a real move into full monetary independence. The CFA was introduced in 1945 to help stabilise the currencies and economies of France's African colonies, and most elected to keep it after independence.

The CFA succeeded in its economic objectives. But the many African critics of Paris's postcolonial Françafrique policy - to maintain effective control of its former African colonies - deplored the continuing French participation in running the CFA. The presence of French Treasury officials in the West African central bank was an obvious red rag to these critics.

ment that the West Africans keep half their reserves in the French Treasury. This spawned theories about how the West African states were effectively financing France's deficit and so on. French officials insist the tiny contribution of West African reserves have never made any substantial difference to France's economy.

They also note that the West African reserves in the French Treasury earn interest for the UEMOA states. While the West African nations wouldn't have to keep half their reserves in Paris under the new deal, they could keep as much there as they wanted. The officials also insist that the representation of the French

gional bank is technical and not substantive in forming policy.

In any case the Francophone West Africans have chosen to retain what is arguably the most substantial element of the CFA the peg to the euro and France's guarantee of the fixed exchange rate.

That is probably the most 'neocolonialist' aspect of France's monetary relations with its West African partners - because of the influence it enables France to exert. Whether that influence is malevolent or benevolent is a highly contested point.

French officials told ISS Today that the CFA peg has stabilised the UEMOA currencies and economies, avoiding giddy devaluations and deflations that some other African countries have suffered. Even before the December announcement, Macron was saving that terminating the CFA would be "the end of certain relics of the past," and that the African countries should determine their own economic futures.

Many Africans suspect that Paris is simply conducting a public relations exercise, dropping the more obvious monetary ties with West Africa while retaining real control through the peg.

However Southern African currency experts point out that the essential elements of France's African monetary arrangement are not unique. Namibia's dollar and Lesotho's loti, for example, are both tied to the South African rand at a fixed exchange rate guaranteed by Pretoria. The two smaller economies also have to maintain reserves in the SA Reserve Bank equivalent to the value of their circulating currency.

"That is how the peg is maintained," one expert said. "Imagine where the loti would be now Even more so was the require- Treasury in the West African re- - with all the turbulence in that

country - if it were not for the peg to the rand?" He noted too that countries like Namibia, Lesotho, and the CFA countries, had to hold their reserves somewhere and that these had to remain out of circulation so they could be used if necessary to defend their currencies.

Though some observers have seen the Eco as little more than a name change, France apparently sees it as more - a possible step towards a single currency for the whole of West Africa. The inevitable African sceptics suspect that Paris is really hoping to somehow use the UEMOA Eco as a Trojan horse to seize control of the Ecowas-wide Eco when - or if - it comes to pass. Or just as a way of sabotaging the wider Eco.

Certainly the unilateral UE-MOA-French move in December has sewn division in West Africa, pitting francophones against anglophones. And with Nigeria in particular opposed to the move, it's hard to see how it will gain traction.

Some analysts believe the real problem with the CFA/Eco is not the politics but the economics. Jakkie Cilliers, Head of African Futures and Innovation at the Institute for Security Studies says, "The most important impact of the CFA/Eco is to overvalue local currencies, making it almost impossible to develop value-added goods. That is not changing."

That's the trade-off, it seems - a stable currency and low inflation, but which discourages industrialisation; or a floating currency that helps boost the export of manufactured goods, but at the risk of instability. In the end the UEMOA nations seem to have opted - despite the rhetoric - for caution.

Agencies

Female Boko Haram members need tailor-made rehabilitation

By Malik Samuel

At women have links to Boko Haram in Nigeria is well known. Exactly what part they play though is often unclear or misunderstood. Women are often viewed as victims or accessories of the group, and not perpetrators, Institute for Security Studies (ISS) research shows.

Women play many different roles in violent extremist groups, and they have many reasons for joining and leaving them. Understanding these roles and reasons is critical in shaping processes to reintegrate women back into society, and in giving women incentives to leave Boko Haram.

Women support violent extremist groups like Boko Haram, including on the battlefield. They often serve as housewives, but some receive combat training and learn how to handle explosive devices, and dismantle, clean, assemble and shoot rifles. Others work in both front line combat and combat support roles, including willing or forced deployment as suicide bomb-

Abduction, marriage and detention are key pathways for women into Boko Haram. The group uses different strategies including brainwashing, cajoling and drugging to transform women who join, especially those who don't do so willingly, from victims into active members.

Boko Haram forces people under its control to attend Quranic classes and sermons that aim to indoctrinate and brainwash recruits by justifying violence against 'unbelievers'. A failure to participate can be punishable by death, with new recruits forced to watch the punishment to deter similar

Boko Haram members who serve as village leaders reportedly put their wives in charge of abducted women. The wives teach abductees the Quran and the importance of supporting the group in its jihad. They also identify women who have potential for deeper engagement, such as spying on possible deserters and undertaking suicide

Despite their indoctrination and seeming acceptance of Boko Haram, many women leave the group because of deteriorating living conditions, the death of their spouse, forced and abu-



sive marriages, restrictions, disillusionment and the fear of being killed during military operations.

Some take risks by fleeing in the middle of the night, when male fighters go out on raids or when it is raining, and some are released or arrested by security forces during military operations. Women have been known to volunteer as suicide bombers to escape a miserable existence. Some remove their suicide vests and escape, and some go ahead with the mission and kill them-

For those who involuntarily disengage from Boko Haram after being arrested, questions remain about their denunciation of the group's ideology

and strategies, especially as some return to the group. This necessitates tailor-made rehabilitation for women who have been asso-

ciated with Boko Haram. Some who have been reintegrated back into society still show affinity to Boko Haram, and a willingness to reunite with spouses who are still members. Others continue communicating with their husbands in the group. Some women return to Boko Haram after going through rehabilitation and reintegration programmes, highlighting the importance of adapting post-Boko

Haram processing to specific life histories

Several types of programmes for former Boko Haram members are ongoing in Nigeria. The most prominent of these is the male-focused deradicalisation, rehabilitation and reintegration (DRR) programme run by the Nigerian military through Operation Safe Corridor. Current processes for female ex-associates of Boko Haram are not as clear. Many women released by the military said they didn't participate in rehabilitation and reintegration programmes at the Borno State-run Bulumkutu Rehabilitation Centre for women and children.

Only a few of the more than 20 female former Boko Haram members interviewed by the ISS had gone through the Bulumkutu centre after their release from military detention. The rest were released directly to communities or camps for internally displaced people.

While officials claim psychosocial support is provided to these women at the Bulumkutu centre, ISS interviewees who had attended the centre said they were

simply told to forget about their experiences, ignore or report stigmatisation, and live peacefully within the community.

The women said priority was given to quick reintegration through vocational training, including in soap-making and small-scale trading. Post-training support such as start-up credit or loans was limited. Forgetting their experiences with Boko Haram can be difficult, and programmes such as these should rather include ways of helping them cope with these experi-

Stakeholders involved in DDR programmes in Nigeria shouldn't lose sight of the diverse roles women play in Boko Haram. This will help identify their needs once they leave the group and enable the crafting of targeted interventions. Religious scholars and clerics can play vital roles in countering Boko Haram's indoctrination. This would reduce the risk of sending women - especially those who still hold onto beliefs espoused by Boko Haram - back into communities.

Reintegration is time-consuming and doesn't begin and end at the doorsteps of rehabilitation centres. Currently women associated with Boko Haram don't spend more than three months at the Bulumkutu centre, with some saying they spent less than one month there. Their male counterparts spend a minimum of six months in the Operation Safe Corridor programme.

Cases need to be monitored and evaluated, and follow-ups are required. Rehabilitation, reintegration and reconciliation processes should be shaped by the views of the community to reduce stigmatisation and rejection when female former Boko Haram associates return. Vocational training, which is critical to socio-economic reintegration, should also be tailor-made and adapted to economies under pressure from conflict and climate change

Agencies

University project to boost Africa's aquaculture sector

By Shem Oirere

SOUTH Africa's University of Cape Town (UCT) has launched a collaborative research project focusing on increasing the healthy aquaculture production in sub-Saharan Africa, a region that contributes a mere two percent share to the overall global farmed fish output.

The "One Health" project entails research and the promotion of healthy feeds that boost the immune systems of fish raised in aquaculture, in order to counter the disease challenges that remain a major threat to fish production in many African countries, according to Vernon Coyne - project leader and currently an associate professor in the Department of Molecular and Cell Biology at UCT.

"A major objective of the 'One Health' project is to develop a new technology that will allow us to rapidly generate antibodies specific to an uncharacterized pathogen that can be used as a therapeutic and diagnostic, and subsequently, develop DNA vaccines that can specifically prevent infections in healthy farmed fish," Coyne told SeafoodSource.

He singled out the Tilapia Lake Virus as a major disease currently affecting indigenous fish in Africa, with at least 10 sub-Saharan African countries - including Burundi, Congo, Mozambique, Nigeria, Rwanda, South Africa, Tanzania, Togo, Uganda, and Zambia - reporting outbreaks.

"In addition, there are numerous protozoan parasites that affect farmed fish, as well as bacteria which are mostly opportunistic pathogens of stressed fish which occurs in response to the nature of fish farming," Coyne said.

Even as the researchers proceed to develop a vaccine to cushion farmed fish in Africa from the effects of disease, Coyne explained that bacterial diseases "are generally treated with antibiotics, which is frowned upon due to the potential of developing antibiotic resistance in farmed fish."

"There are no treatments for protozoan parasites at present, and many vaccines against viral pathogens are currently in the development phase," said Coyne.

He identified inadequate knowledge regarding the emerging diseases as a main issue of concern in terms of treating diseases in indigenous farmed.

Meanwhile, Coyne predicts the use of healthy aquafeeds will improve the growth rates of farmed fish.

Coyne is one of the people spearheading the project that could be linked to other scientific initiatives to promote Africa's aquaculture profile under the Research Network for Sustainable Marine Aquaculture in Africa (AfriMAQUA), founded in September 2019, which is being supported by France's National Research Institute to promote sustainable development.

Others in the project include John Bolton, emeritus professor and senior research scholar in the Department of Biological Sciences at UCT; Denzil Beukes, associate professor at the University of the Western Cape; and Brett Macey and Mark Cyrus from the South African Department of Environment, Forestry, and

Under the 'One Health' project, the researchers will develop a vaccine against common aquaculture fish diseases, and also come up with suitable aquafeed formulation that will be used by fish feed manufacturers.

In addition, the project would make the training of at least 15 young researchers, 13 of them women, possible, and enable Africa's aquaculture stakeholders to understand how rainbow trout reared in seawater are affected by seaweed and probiotic supplements.

"We plan to work with specific feed manufacturers to formulate and test our feeds under development," Coyne said.

However, he added, the negotiation with feed manufacturers is still at an early phase.

"We will only be involved in feed formulation and do not foresee ourselves being involved in monitoring production of the feed," he said.

Tabora municipal council issues 190m/loans to 36 groups

By Guardian Correspondent, Tabora

TABORA Municipal Council has issued loans totaling 190m/- to 36 groups up to December last year as part of 10 per cent from the council's internal revenues set by the law.

This was revealed yesterday by the council's economist Joseph Kashushura at the councilors special sitting to deliberate on income and expenditure.

He said out the figure 115m/- was given to 23 women groups, 55m/- to 9 youths groups and 20m/- to four groups for people with disabilities.

Meanwhile, Kashushura also said the Municipal Council

has committed 119.4m/- to 19 wards for the implementation of development projects.

He also said the Council received 899.2m/- from the cen-

tral government that has been used in repairing Kazima secondary school infrastructure.

He mentioned the work done as including repovation to

He mentioned the work done as including renovation to 6 rooms that were razed down by fire, renovation to boys and girls dormitories and repairs to six rooms in Block 1 as well as to students and teachers toilets.

He said other repair works done included refurbishing of sewage water system, a classroom for students with disabilities, rooms in Block 23, chemistry, physics and biology laboratories and a workshop that is to be transformed into a girls' dormitory.

Kashuhura also said the Council received 522m/- from the central government for refurbishing infrastructures at Milambo secondary school.



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'CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DEC 2019 (Amounts in million of shillings)				
	Current Quarter <u>31-Dec-19</u>	Previous Quarter 30-Sep-19		
A . ASSETS 1 Cash 2 Balances with Bank of Tanzania 3 Investment in Government Securities 4 Balances with Other Banks and financial institutions 5 Cheques and Items for Clearing 6 Inter branch float items 7 Bills Negotiated 8 Customers Liabilities for Acceptances 9 Interbank Loans Receivables 10 Investment in Other Securities 11 Loans, Advances and Overdrafts (Net of allowances for Probable losses) 12 Other Assets 13 Equity Investments 14 Underwriting accounts 15 Fixed Assets (Net of depreciation)	7 907 26 876 67 190 27 222 894 12 665 - 58 898 11 723 2 954	24 202 8 805 80 556 10 293 1 434 - - 3 457 - 67 999 8 432 - - 3 796		
16 TOTAL ASSETS B. LIABILITIES 17 Deposits from other banks and financial institutions 18 Customer Deposits 19 Cash Letter of credit 20 Special Deposits	216 329 43 111 92 243 	208 974 56 145 83 934 - 28 696		
21 Payments orders/transfers payable 22 Bankers cheques and drafts issued 23 Accrued taxes and expenses payable 24 Acceptances outstanding 25 Interbranch float items 26 Unearned income and other deferred charges 27 Other liabilities 28 Borrowings	941 66 2 078 - - (108) 10 250 7 870	950 66 2 124 - - 25 6 012 7 669		
29 TOTAL LIABILITIES 30 NET ASSETS / (LIABILITIES)	185 484 30 845	185 621 23 353		
C . SHAREHOLDER'S FUND 31 - Paid up Share Capital 32 - Capital Reserves 33 - Retained Earnings 34 - Profit (Loss) Account 35 - Other capital accounts 36 - Minority interest TOTAL SHAREHOLDER'S FUND	148 124 8 570 (130 890) (14 859) 19 900 - 30 845	148 124 8 570 (130 888) (2 452) (0) - 23 354		
38 Contingent Liabilities 39 Non Performing Loans and Advances 40 Allowances for Probable Losses 41 Other Non Performing Assets	142 351 24 055 15 191 -	145 582 57 087 38 928		
D . SELECTED FINANCIAL CONDITION INDICATORS (i) Shareholders Funds to total assets (ii) Non Performing Loans to Gross loans (iii) Gross Loans and Advances to Total Deposits (iv) Loans and Advances to Total assets (v) Earning Assets to Total Assets (vi) Deposits Growth (vii) Assets Growth	14% 32% 71% 40% 64% 8% 4%	11% 53% 105% 57% 73% 8% -19%		

'CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DEC 2019 (Amounts in million of shillings)

1		Quarter	Quarter	Cumulative	Cumulative
		31-Dec-19	31-Dec-18	31-Dec-19	31-Dec-18
1	Interest Income	4 575	8 003	18 662	23 682
2	Interest Expense	-1 674	(2 229)	-8 752	(8 699)
3	Net Interest Income	2 901	5 774	9 910	14 983
4	(Bad Debts Written Off)/Recovery on Bad Debts Written Off	(4 469)	889	(4 139)	996
5	Impairment Losses on loans and advances	(4 873)	(11 079)	(4 953)	(10 011)
6	Non-Interest Income :	463	2 219	4 098	5 993
	6.1 Foreign Currency Dealing and Translation Gain/(Losses)	(53)	434	957	1 307
	6.2 Fees and Commisions	561	525	3 358	3 500
	6.3 Dividend Income	-	-	-	-
	6.4 Other Operating Income	(45)	1 260	(217)	1 186
7	Non-Interest Expense	(6 428)	(7 990)	(19 775)	(27 018)
	7.1 Salaries and Benefits	(1 645)	(2 795)	(7 322)	(11 284)
	7.2 Fees and Commmission	-	-	-	-
	7.3 Other Operating Expenses	(4 783)	(5 195)	(12 453)	(15 734)
8	Operating Income/ (Loss) Before Tax	(12 406)	(10 187)	(14 859)	(15 056)
9	Income Tax Provision	-	944	-	944
10	Net Income/(Loss) after Income Tax	(12 406)	(9 243)	(14 859)	(14 112)
11	Other Comprehensive Income	-	-	-	-
12	Total comprehensive/(loss) for the year	(12 406)	(9 243)	(14 859)	(14 112)
1 43	Number of Francisco	107	121	107	121
1	Number of Employees Basic Earnings Per Share	(335)	(250)	(100)	
1	Number of Branches	(335)	(250)	(100)	(127) 7
15	number of Branches	9	/	,	/
D.	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total assets	-23%	-17%	-7%	-6%
(ii)	Return on Average Shareholders' Fund	-183%	-136%	-55%	-109%
(iii)	Non Interest Expense to Gross Income	128%	35%	87%	91%
(iv)	Net interest Income to Average Earning Assets	8%	27%	7%	19%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31.DEC 2019 (Amounts in million of shillings)

	Share	Share	Retained	Regulatory	General	Revaluation	Total
S	Capital	Premium	Earnings	Reserve	Provision Reserve		
Current Year (2019)	440.404		(422.042)	44.073	420	0	25.004
Balance as at the beginning of the year	148 124	-	(133 812)	11 063	429	0	25 804
Advance towards share capital	19 900			-	-	•	19 900
Profit (Loss) for the year		-	(14 859)	-	-	-	(14 859)
Other Comprehensive Income	-	-	•	-	-	-	-
Transactions with owners	•	•	•	-	-	•	-
Dividends Paid	•	•			-	•	-
Regulatory Reserve	-	-	2 493	(2 493)	-	-	-
General Provision Reserve	-	-	429	-	(429)	-	-
Others	-	-	•	-	-	-	-
Balance as at the end of the current period	168 024		(145 749)	8 570	0	0	30 845
Previous Year (2018)							
Balance as at beginning of year	114 512		(122 169)	21 417	467	2 728	16 955
Issue of shares	33 612		` - ′	-	-	-	33 612
Profit (Loss) for the year			(14 112)	-	-		(14 112)
Other Comprehensive Income				-	-	(2 728)	(2 728)
Transactions with owners	-			-	-		` - ′
Dividends Paid	-			-	-	-	-
Regulatory Reserve		-	10 354	(10 354)		-	-
General Provision Reserve		-	38		(38)	-	-
IFRS 9 Day 1 impact		-	(7 922)			-	(7 922)
Balance as at the end of the previous period	148 124	-	(133 812)	11 063	429	0	25 805

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 DEC 2019
(Amounts in million of shillings)

11

	Sale Flave France Operation Articities	Current Quarter <u>31-Dec-19</u>	Previous Quarter 30-Sep-19	Current year Cumulative 31-Dec-19	Previous Year Cumulative 31-Dec-18
	sh Flow From Operating Activities:	(12 408)	(452)	(14 859)	(15 056)
	ljustment For:	(12 400)	(432)	(14 037)	(13 030)
Ac	'-Impairment charge on loans and advances	9 422	(29)	9 393	9 015
	'-Depreciation and amortization	569	556	2 278	1 451
	'-Gain / Loss on Sale of Assets	(677)	241	(235)	160
-1	let Change in statutory minimum reserve	2 331	(1 453)	2 331	637
	let Change in Treasury bills	6 801	(107)	6 924	6 938
	let Change in Loans and Advances	11 045	9 199	10 744	8 671
	let Change in Other Assets	(9 385)	1 027	(5 042)	1 569
	let Change in Deposits	3 741	8 763	10 070	(15 273
	let Change in Short Term Negotiable Securities				(10 210
	let Change in Other Liabilities	(2 787)	2 857	655	5 444
	ax Paid	(- : - : /	(1 082)		-
Ne	et cash provided/(Used) by Operating Activities	8 652	19 521	22 259	3 556
	sh Flow From Investing Activities				
	vidend Received	-			
	rchase of Fixed Assets	(107)	(10)	(86)	(744)
	oceeds From Sale of Fixed Assets	9		(5)	22
	rchase of Non Dealing Securities	-			
	oceeds From Sale of Non Dealing Securities	12 770		7 308	
	rchase of Treasury bonds		-		(25 819)
Ne	et Cash provided/(Used) by Investing Activities	12 672	(10)	7 217	(26 541
. <u>Ca</u>	sh Flow From Financing Activities:		(2.1.200)		
Re	payment of Long Term Debt oceeds From Issuance of Long Term Debt	-	(24 300)	(24 300)	
	oceeds From Issuance of Long Term Debt oceeds From Advance towards Share Capital	19 900	-	19 900	
	vment of Cash Dividends	19 900		19 900	
	t Change in Other Borrowings	(12 980)		9 146	22 018
	hers	(12 980)		9 146	22 018
N	et Cash Provided/(used) by Financing Activities	6 920	(24 300)	4 746	22 018
	, , ,	0 720	(24 300)	4740	22 010
	sh And Cash Equivalent et increase / (decrease) in Cash and Cash Equivalents	28 244	(4 787)	34 222	(967
	sh and Cash equivalents at the Beginning of the Quarter	26 727	31 514	20 749	21 716
	ish and Cash equivalents at the beginning of the Quarter ish and Cash equivalents at the End of the Quarter	26 727 54 971	26 727	54 971	20 749

OTHER DISCLOSURES During the period ending 31 December 2019, the bank was from breach of Guidelines and Circulars on statutory minimum.		nia due to operational errors which resulted
SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED In preparation of the quarterly financial statements, consistatements		ole to the previous quarter financial
Name and Title		<u>Date</u>
Mwanahiba M. Mzee Managing Director	Signed	22.Jan.20
Benedicto Makoye Chief Financial Officer	Signed	22.Jan.20
	attest to the faithful representation of the above stateme of belief, have been prepared in conformance with Internat i, 2006 and they present a true and fair view.	
Name		Date
Noelah Lugongo Head, Internal Audit	Signed	22.Jan.20
2. Michael Sallu Chairman	Signed	24.Jan.20
3. Laston Msongole	Signed	24.Jan.20

MINIMUM DISCLOSURE OF CHARGES AND FEES

NO	ITEM/TRANSACTION	CHARGE/FEE
1.0	Current Accounts	errate a second
	(a) Required minimum opening balance	
	Personal Current Account	TZS 10,000 or USD 10
	Mapato Current Account Student Current Account	TZS 5,000 TZS 3,000 or USD 5
	Business Current Account	TZS 100,000 or USD 50
	(b) Monthly service fee	
_	Personal Current Account Mapato Current Account	TZS 7,000 or USD 5 TZS 3,000
	Student Current Account	FREE
	Business Current Account	TZS 20,000 or USD 15
	(c) Cash withdrawal over the counter (below 1Million)	FREE
	(d) Fees per ATM withdrawal (e) ATM mini statement	TZS 1,000 or USD 1 TZS 650
	(f) Interim statement per page (current month)	FREE
	(g) Periodic scheduled statement	FREE
	(h) Cheque book (25/50/100 leaves) (i) Dishonoured cheque (financial reasons)	TZS 15,000 or USD 15 TZS 130,000 or USD 65
	(j) Fees per ATM withdrawal - Local Other Banks	TZS 2,500 or USD 1
	(k) Counter cheque	TZS 10,000 or USD 5
	(l) Stop payment	
	Per Leaf Above 1 leaf	TZS55,000 or USD 35 TZS 60,000 or USD 50
	(m) Standing Order	Within Ecobank- FREE
		Other Tanzania banks - TZS 20,000 or USD 10 (personal) & TZS 30,000 or
	(a) Balance analysis	USD 15 per instruction (Business)
\vdash	(n) Balance enquiry ATM	TZS 650
	Audit Confirmation	TZS 130,000 or USD 130
	(o) ATM card issuance - New or Renewal Of Expired	TZS 5,000
\vdash	(p) ATM card replacement - Lost/Damaged	TZS 5,000
\vdash	(q) Overdrawn account interest charge (r) Unarranged overdraft	48% p.a 48% p.a
	(r) Unarranged overdraft (s) Interbank transfer (TISS)	48% p.a TZS 5,000 or USD 2 per transfer FREE
	(t) Bill payments through ATM	FREE
\vdash	(u) Deposit fee (v) Electronic Fund Transfer (EFT)	FREE, except for Coins&Mutilated notes TZS 2,000 per entry
2.0	Savings Accounts	123 2,000 per entry
	(a) Required minimum opening balance	
	Traditional Savings Account	TZS 10,000 or USD 10
\vdash	Super Saver Account Junior Saver Account	TZS 30,000 or USD 30 TZS 10,000 or USD 10
	(b) Monthly service fee	123 10,000 01 030 10
	Traditional Savings Account	TZS 2,000 or USD 1
	Super Saver Account	FREE
	Junior Saver Account (c) Interim statement	FREE FREE
	(d) Account closure	FREE
3.0	Electronic Banking	
	(a) Ecobank Online (Internet Banking)	FREE
	Sign - up, Alerts(SMS/Email) Viewing balance or Statement	FREE
	Transfers within Ecobank	FREE
	Third Party Transfers within Ecobank	TZS 2,000 or USD 1 TZS 5,000 or USD 2
	Local Transfers Outside Ecobank	TZS 5,000 or USD 2
_	Monthly fee/Maintanance	FREE
	(b) OMNIlite (corporate internet banking) Sign - up, Alerts(SMS/Email)	FREE
	Viewing balance or Statement Transfers within Ecobank	
	Transfers within Ecobank	FREE
_	Local Transfers Outside Ecobank Electronic Fund Transfer (EFT) - ACH/SALARY/MOBILE	TZS 10,000 or USD 5 TZS 2,000 per entry
	Cash Payout through branches	TZS 7,000 per entry TZS 7,000 per entry or USD - 0.5% Per entry, Min \$5 Max \$300
	Monthly fee/Maintanance	FREE
	(c) Mobile banking (USSD/Ecomobile/Ecobank App)	
-	Sign - up Balance Inquiry	FREE TZS 300
	Mini Statement	TZS 800
	Transfers within Ecobank	TZS 1,000 or USD 1
\vdash	Local Transfers Outside Ecobank	TZS 5,000 or USD 2
\vdash	Email or sms alert Utilities Payment (airtime.luku.dstv. water)	FREE
\Box	Utilities Payment (airtime,luku,dstv, water) Mobile wallet transfers (M-PESA, TIGO PESA, AIRTEL MONEY)	TZS 1 to 100,000 -2,000
1		TZS 100,001 to 500,000 - 4,000
\vdash	Monthly fee/Maintanance	TZS 500,001 to 1,000,000 - 6,000 FREE
\vdash	(d) Mobile App banking	
	(d) Mobile App banking Sign - up, Alerts(SMS/Email) Viewing balance or Statement	FREE
<u> </u>	Viewing balance or Statement	FDFF
\vdash	Personal/Own account Transfers within Ecobank Third Party Transfers within Ecobank	FREE TZS 2,000 or USD 1
\vdash	Utilities Payment (airtime,luku,dstv. water)	FREE
	Monthly fee/Maintanance Local Transfers Outside Ecobank	FREE
	Local Transfers Outside Ecobank	TZS 5,000 or USD 2
4	ATM Cardless Withdraw Foreign Exchange Transaction	1% of withdrawn amount
<u> </u>	Foreign Exchange Transaction (a) Purchase/sale of TCs transactions over the counter	N/A
	(b) Purchase of foreign cheque	N/A
\vdash	(c) Sale/purchase of cash passport	N/A USD 50 + SWIFT charges
\vdash	(d) Telegraphic Transfers (TT) (e) SWIFT/Telex	USD 50 + SWIFT charges USD 25 or TZS Equivalent
	(f) Transfer from foreign currency denominated account to local current	
\vdash	account	5055
1	Within Ecobank	FREE USD 10 per transfer
	Local Transfers Outside Ecobank	
5.0	Local Transfers Outside Ecobank Personal Loans	·
5.0	Personal Loans (a) Processing/Arrangement/Appraisal fee	
5.0	Personal Loans (a) Processing/Arrangement/Appraisal fee (i) Personal Joans	2%
5.0	Personal Loans (a) Processing/Arrangement/Appraisal fee (i) Personal loans (ii) Overdrafts	2% 11%
5.0	Personal Loans (a) Processing/Arrangement/Appraisal fee (j) Personal loans (ji) Overdrafts (jii) Mortgage finance (jv) Asset finance	2%
5.0	Personal Loans (a) Processing/Arrangement/Appraisal fee (j) Personal loans (ji) Overdrafts (jii) Mortgage finance (jv) Asset finance	2% 1% N/A
5.0	Personal Loans (a) Processing/Arrangement/Appraisal fee (i) Personal loans (ii) Overdrafts (iii) Mortgage finance	2% 1% N/A 2%

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FEATURES

From digital diplomacy to data diplomacy

CAMBRIDGE, Massachusetts

HE digital revolution arrived late at the heart of ministries of foreign affairs across the Western world. Ministries latched on to social media around the time of Tahrir Square and Iran's 2009 Green Revolution, beguiled by a vision of the technology engendering a networked evolution toward more liberal

Foreign ministries scrambled to make 'Twitter-Diplomacy' part of their push-strategy in strategic communication and began, though arguably too slowly, to analyse US-based digital platform-generated data to inform foreign policy decisions. 'Tech for Good' was the universal assumption a dec-

Since then, the impact of hyperconnectivity and its effect on hierarchically organised, slow-moving Western foreign and development policy organisations has become clearer and far less simple.

Unbridled by legal barriers or democratic institutional control, China practices a brand of digital colonialism abroad and sells wide-scale surveillance in Africa and Asia. Russia has gone on the offence, unleashing troll armies and hacker collectives upon Europe and the United States as the new face of Moscow's international

Unregulated, expressed positive intent notwithstanding, US-based tech titans end up enabling the digital amplification of human rights abuses. Deep social and political impacts are

And yet, foreign ministries are still comparatively under-equipped with the diagnostic capacity to identify, analyse and act in an anticipatory way on the waves of information rolling through the digital realm.



How diplomacy has been changing This digital deficit is bound to become a true Achilles heel as technological progress forges steadily ahead. Addressing the foreign policy consequences of platform action was one

Now, the advent of 5G systems and the capacity to run larger volumes of data across them, to develop greater applications for artificial intelligence (AI) and the internet of things, will not only have deeply disruptive impacts on our societies and the way we work – from manufacturing to services but it will also present steep challenges to how our bureaucracies manage big data and how - in the case of ministries of foreign affairs – they harness capacities for anticipatory foreign policy making.

To be sure, the advent of greater data capacities holds promises - not

iust challenges – for diplomacy. Well-cultivated, big data will radically improve the consular process, bolster the preparation of diplomats for complex, multilevel negotiations on trade and sanctions and boost the ability to forecast humanitarian crises linked to climate change effects from drought to flooding.

Big data aggregation could also help identify disinformation campaigns targeted against a certain country more quickly and accurately. Chat bots are already improving the more tedious aspects of consular affairs, supporting registration processes or legal aid for refugees.

Much as geo-coding and social media mapping is already helping Global Affairs Canada and the UK Foreign and Commonwealth the advantages of these data

Office understand where their messages resonate most effectively, in the near-term future a bigger volume of data and increased interpretation capacities might be used to locate citizens in need and to monitor social media to predict possible consular crises.

For the core work of diplomacy – negotiation – the capacity to engage big data analytics could serve to remove bias, aggregate data on possible negotiation impacts (i.e. on large groups of national or foreign citizens or corporations) and pull together geospatial and sensor data for more objective, fact-based information gathering and generally support better, evidence-based decision making. To realise

Rape, abuse and violence: Female migrants' journey to Libya

streams, the data will have to be vice is a perfect example: Folharnessed and interpreted by trained analysts and diplomats.

The financing asymmetry of AI development

So, while progress has been made on the diagnostic front and EU-internal coordination on AI in limited areas is improving, staffing and budgetary resources remain dangerous vulnerabilities in the West – both for R&D and industry, to say nothing of the bureaucratic architecture.

While China invests USD 150bn in AI development in its current five-year plan, the largest comparative player – the US with a new tripled commitment (to USD 4.9bn) – cannot even remotely compete with that kind of cross-sectoral investment. Plus, China wields strong statecontrol, has the Great Firewall and data harvesting capacities across the globe to power rapidly evolving AI.

Above all, a real financial commitment is needed. Until the numbers add up to building true capacity, taxpayers must assume that European (and even the US government) isn't sufficiently serious about all elements of their national security in light of the deeply disruptive forces AI and quantum computing will bring.

Rotational tech and STEM talent placements in US and European foreign ministries help in identifying key strategic challenges but they are little more than a band-aid. For real change to occur, pressure is needed from the leadership of individual ministries, from the urgency generated by the inter-agency process (intelligence, defense, development and economic ministries together) and increasingly by the supranational level.

The German Armed Forces' new encrypted messenger serlowing the close observation of the development of a similar secure, closed communications system based on Open-Source software in France (Tschap is now used in over 30 French government institutions), the German Ministry of Defense announced the implementation of its own messenger system in December 2019.

Based on the type of tech platform chosen, the system's design could foreseeably be extended or copied such that it might facilitate the creation of similar capacities to support a seamless inter-agency process between the foreign ministry, the armed services and intelligence sources in crisis communication.

The example proves that a combination of pressure from the top, inter-European knowledge exchange and a functional dedication of resources can create digitally sovereign tools in what might seem a staid, slowmoving system.

While pooled resources in systems architecture are critical, software advances like these though arguably late - shouldn't be maligned. Imagine the degree of functional progress that could be possible, if the EU-27 were able to more systematically aggregate and recombine and redeploy, say, the knowledge acquired by its digital diplomats in Silicon Valley (i.e. Denmark and France), even in an environment of fiscal austerity and insufficient R&D investment.

A new transatlantic dialogue Even though the 5G debate threatens to further fray already weakened cross-Atlantic ties, a transatlantic digital policy dialogue (beyond cyber defence) on bureaucratic systems adapta-

By Faras Ghani

was eight pregnant with twins when she climbed onto a fragile rubber boat on the shores of Libya in complete darkness.

It was past 9pm. All she could hear were the waves and the smugglers forcing 94 people, including other women and children, onto a boat that was unfit for the sea.

Nobody knew how long the journey would be. They only heard stories of those who had taken the same route before

"I didn't want to get into the water. It was too risky. I thought the journey wouldn't finish and I'd die," Kelly told Al Jazeera after being rescued by an NGO vessel. But despite experiencing the perilous journey at sea,

she said she would do it again if she had to because living in Libya was "hell" and this was the only way out.

Almost 10 percent of the more than 636,000 refugees and migrants in Libya are women, according to the International Organization for Migration (IOM).

The United Nations says these people are subjected to "unimaginable horrors" from the moment they enter Libya. But the travesties of life for them start the moment they leave home.

The journey is "marred by considerable risk of serious human rights violations and abuses every step of the way", the UN said, adding that being gang-raped by smugglers has been reported by an "overwhelming majority of women

and older teenage girls".

"These women told me about the terrifying and cruel journey they made to Libya," Mali Ebrahimi, a midwife with medical charity Doctors Without Borders (Medecins Sans Frontieres, or MSF) on board the Ocean Viking, told Al Jazeera.

"They were exposed to physical violence at the hands of smugglers and the military. They were raped or sexually abused. Some were beaten up. In detention centres, they were repeatedly kicked in the abdomen. Some were burned in the genital area."

About 4,500 people are currently held in "official" detention centres across Libya. Thousands more are held in "prisons" run by armed groups.

"One of the women we rescued was not taking care of

HE GUARDIAN CROSSWORD =044=

10 Country (8)

13 Distance (6)

of 100 dollars (5)

19 Touch with your lips (4)

7 Piece of paper money with a value

21 Cattle (3) 22 Deciduous tree (3)

12 Atlas (3)

Cameroon when she was 16 and gave birth to her daughter in Morocco before arriving in Libya. File photo





16 Not enclosed (4)

23 Smaller amount (4)

24 Past simple of swim (4)

7 Rank (5) 18 Genetics (4)

9 Holy book for Moslems (5)

20 small closed container (6)

Research and interviews done by the Mixed Migration Centre (MMC) revealed that sexual and physical abuse appeared to be the most common protection risk, and women are nearly three times more likely than their male counterparts to experience or witness sexual abuse.

areas to avoid being a target of sexu-

al violence," Juan Pablo Sanchez, an

MSF medic, told Al Jazeera. "She left

hygiene behind to kind of protect her-

UN staff at detention centres docu-

mented torture, ill-treatment, forced

labour, and rape by the guards. It also

reported that women are often held in

facilities without female guards, "exac-

erbating the risk of sexual abuse and

exploitation, and often subjected to

strip searches carried out, or watched,

"Some reported being subjected to

intrusive cavity searches and having

their breast and buttock fondled dur-

ing searches. Male guards also rou-

tinely enter women's cells and wash-

ing and sanitation facilities without

Gender has been identified as a sig-

nificant factor behind the extent of

vulnerability faced by migrants and

warning," a UN report said.

by male guards".

refugees.

The research also revealed that more than 17.5 percent of young female migrants and refugees reported sexual abuse on their journey to Libya. until you depart Libya," a Nigerian mi-

Many of the female migrants said they had to enter the prostitution business to repay debts to smugglers who remained the main perpetrators of sexual assaults in Libya, accounting for 45 percent of the incidents.

"Migrants smuggled into Libva reported severe human rights violations and risks that included rape and amounted to deaths during these journeys," an IOM spokesperson Safa Msehli told Al Jazeera. "These journeys are very difficult and challenging and awareness raising is key so that migrants are aware of the risks and dangers of being exploited by such smuggling gangs.

Women have reported being "raped several times with the shaft of a not realise how bad things were until Kalashnikov", according to a report by the charity SOS Mediterranee. Some have been "abused so badly they no longer know the difference between having sexual intercourse and being raped".

The MMC quoted a 22-year-old woman from Nigeria saying that "women were forcefully raped to the threat of abandonment in the desert", before adding she and some other women

were sold and forced into prostitution. "To be sold and forced to have sex with Arab or African men either to pay [for] the journey or to extract your money is a common thing to happen to you as a woman or a girl, all over the journey from day one in the desert

grant was quoted as saying by the UN. Another woman said: "When I was in the toilet, a guard entered. I told him to leave immediately. He refused and kept staring at me. Even animals are left alone to do their business."

Aderonke was one of the thousands to have been exploited and abused on the way to and in Libya.

She fled her home in Nigeria without telling her family, including her two young daughters. She left behind what she called "problems in my country", hoping to find work in Libya where those she had known had gone before her.

They did warn her of problems along the way and in Libya but Aderonke did she embarked on a solo journey.

"I came to Libya to make money but all I got were beatings and violence," Aderonke told Al Jazeera. "I was routinely kidnapped, locked and beaten up and they kept asking me to contact my family for ransom.

"All I wanted was a better life. I wanted to get out of Nigeria and earn some money. I planned on going back home one day with enough to help my family and my daughters. I didn't even tell them I was ..."

At that moment, Aderonke broke down. She was unable to finish off the sentence.

"Sorry, I've dealt with a lot. I don't want to think about all that any more."

SIVART MONTEY

Tuesday 28 January 2020

BUSINESS → ECONOMY → MARKETS → WEALTH



CURRENT NEWS Airtel Money, Western Union deal to benefit 15m mobile wallet users in Africa

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TOP VIEW

India must do more to ease its growth-crimping credit crisis



VIEW FROM THE TOP

Anxiety disorder in the workplace

Page15

NMB's 20m/- construction materials sent to public schools, health centres in Singida

By Smart Money Reporter

record 350 students who include 169 girls will benefit from NMB Bank Plc's donation of construc-Ltion materials for classrooms and health centres in Singida district of Singida

NMB Central Zone Manager, Nsolo Mlozi said the donation which included iron sheets. nails and iron bars has enabled construction of classrooms and health centers in the central region district hence relieving the community of the shortage of the facilities.

Mlozi commended residents of the district for working in partnership with the bank to solve the problem saying NMB has always invested in education, health and disaster relief. "Annually as a policy we allocate a percent of our net profits to invest in community projects," Mlozi said noting that this year, the Dar es Salaam based lender has set aside over 1bn/- for the purpose.

He said the move will not only allow students to concentrate learning in a conducive environment but also save them from walking long distances to public schools in the district which are better off in terms of quality and standards.

"NMB will continue working with the government in ensuring that challenges facing the community are address with education and health being our priority areas," the NMB central zone manager added.

Speaking after receiving the donation, Singida district commissioner, Paskasi Mlagiri said the NMB support to Msange Primary School, Mwakichenche and Mwachambia village health centers will go a long way in improving services at the public facilities.

"This donation is also an incentives to com-



NMB bank Plc's central zone manager, Nsolo Mlozi (2nd R), is decorated with a piece of cloth popularly known as 'mgolole' by an unidentified woman from Msange village in Singida District after donating construction materials worth 20m/- to public schools and health centres in the district last week. Photo courtesy of NMB.

munities in these areas to play a role in development of their environments," Mlagiri said while urging the public to continue taking part in construction of more classrooms, toilets and teachers houses which are in big demand.

The DC's remarks were backed by Sindiga dis-

trict council chairman, Eliya Dighah who paid tribute to NMB's leadership for the support. "Your continued support to our education sector has played a key role in encouraging our children to work hard and perform well in their studies," Dighah said.

Juice makers are fined for misleading product quality

NAIROBI

JUICE maker Del Monte Kenya has been fined Sh776,025 by the competition watchdog for misrepresenting the quality of its products.

In a notice in the latest Kenya Gazette, the Competition Authority of Kenya (CAK) stated it had entered into a settlement agreement with the firm after it was found to have contravened section 55 (a) (i) of the Competition Act.

A person flouts the law if he "falsely represents that goods are of a particular standard, quality, value, grade, composition, style or model or have had a particular history or particular previous use." In the Friday notice, CAK's Director-General Wang'ombe Kariuki said Del Monte wished to resolve the matter with the regulator amicably.

In a statement on Saturday, Del Monte managing director said the firm had only omitted a word on one of its packaging products, which it corrected. "Del Monte would like to clarify that the Competition Authority's investigations were in relation to a missing wording on the packaging of one of our products," said Del Monte managing director Stergios Gkaliamout-

Azam juice maker, Bakhresa Food Products, was also fined Sh47,711 for a similar infringement on composition of their juices.

Two other firms – paints manufacturer Basco Products and microlender Getbucks Kenya were also fined for various infringements of the Competition Act. The fines on all the companies totalled Sh21.6 million.

Basco paid the largest fine of Sh20.799 million. The firm was being investigated for an alleged collusive conduct between certain manufacturers and distributors of paint products pursuant to section 31 of the Competition Act. The notice did not specify what activities, save for pointing out collusive conduct which falls under restrictive trade practices defined under section 21.

The offence is defined as "agreements between undertakings, decisions by associations of undertakings, decisions by undertakings or concerted practices by undertakings which have as their object or effect the prevention, distortion or lessening of competition in trade in any goods or services in Kenya, or a part of Kenya, are prohibited, unless they are exempt in accordance with the provisions in the Act."

Restrictive trade practices are construed to distort or lessen completion to the detriment of consumers who are unable to access competitive rates, innovation is stifled and access is limited.

Goldman Sachs to veto IPOs for firms with an all-white, male board

DAVOS

GOLDMAN Sachs Group chief executive David Solomon issued the latest ultimatum Thursday from Davos. Wall Street's biggest underwriter of initial public offerings in the US will no longer do business with a company lacking a director who is either female or diverse.

The mandate is the latest in a series of signals that non-diverse boards and management are unacceptable. BlackRock and State Street Global Advisors are voting against directors at companies without a female director.

Public companies with all-male boards based in California now face a \$100,000 fine under a new state

"It's pretty amazing," said Fred Foulkes, a management professor at the Boston University Questrom School of Business. "It's a seismic

I was quite amazed and I wonder

what's going to happen at JPMorgan and Morgan Stanley."

The corporate board has become a rare bright spot for gender and racial diversity at the highest echelons of corporate America.

Almost half of the open spots at S&P 500 companies went to women last year, and for the first time they made up more than a quarter of all directors. In July, the last all-male board in the S&P 500 appointed a

Still, new boards are less diverse: Among the top 25 IPOs by value each year from 2014 through 2018, 10 companies had no female directors, said Malli Gero, co-founder and senior adviser to 2020 Women on Boards, an organization that pushes for the Russell 3000 index to have at least 20 per cent women directors on its boards.

Last year, Goldman Sachs was hired to underwrite WeWork's IPO, which only added a female director after its initial prospectus prompted criticism of its all-male board.

After July, Goldman Sachs won't work on a company's IPO unless the board has at least one person who is not white, male or straight. Next year, the bank will raise the threshold to two diverse directors, Goldman said in a statement.

The bank said the decision came after it learned more than 60 US and European companies in the last two years went public without a woman or person of colour on the board. Goldman Sachs has four women on its 11-member board.

Among the IPOs where Goldman Sachs was an underwriter over the last two years in the US and Europe, fewer than 10 per cent currently have a board lacking a diverse candidate, the company said. Data was not available for the composition of those boards at the time of the IPO, the company said.

"We realise that this is a small step, but it's a step in a direction of saying, 'You know what, we think



Goldman Sachs Group chief executive David Solomon.

this is right, we think it's the right advice and moves the market forward?" JPMorgan Chase we're in a position also, because of our network, to help our clients if they need help placing women on boards," Mr Solomon told CNBC Thursday.

"So this is an example of us saying, 'How can we do something that we think is right and help

doesn't have a similar policy to the Goldman Sachs rule, but since 2016 has had a director advisory service that works to help companies find diverse candidates for their board, the company said in a statement. Morgan Stanley did not respond to requests for comment.

"It's what big investors are looking for these days," said Boston University's Foulkes, who was previously a director at Panera Bread and Bright Horizons Family Solutions. "If the board has all white males, that's a big negative."

Global FDI to rise 'moderately' in 2020 from flat flows in 2019 on economic recovery hopes

GENEVA

GLOBAL foreign direct investments are expected to rise "moderately" this year from flat flows in 2019, pinned on projections for an economic recovery, though significant risks remain, the United Nations said.

FDI flows last year totalled \$1.39 trillion declining 1 per cent from a revised \$1.41tn in 2018, as the global economy recorded its weakest performance in a decade and trade

tensions created policy uncertainty for investors, according to the Investment Trends Monitor report by the United Nations Conference on Trade and Development.

"UNCTAD expects FDI flows to rise marginally in 2020 on the back of further modest growth of the world economy. Corporate profits are expected to remain high and signs of waning trade tensions emerge," the Geneva-based organisa-

tion said. The world economy is projected to expand 2.5

2019, but trade tensions, geopolitical escalations and financial turmoil could derail the recovery, according to UNCTAD.

The International Monetary Fund expects the global economy to grow 3.3 per cent this year, The Washington-lender projects global growth to increase modestly by 3.3 per cent in 2020, an increase on the 3 per cent it forecast for 2019 in

October. A 22 per cent decrease in announced green-

per cent in 2020, a slight rise from 2.3 per cent in field projects – an indicator of future trends – is a risk dampening the FDI outlook, along with high geopolitical tensions, concerns about a further shift towards protectionist policies and high debt accumulation among emerging and developing economies, UNCTAD said.

Developed economies saw FDI inflows fall 6 per cent to an estimated \$643bn last year as equity investments flows, cross-border mergers and acquisitions and announced greenfield projects sharply decreased. Global cross border

merger and acquisitions, for example, saw deals decrease by 40 per cent to \$490bn in 2019, the lowest levels since 2014.

FDI flows into the UK dropped 6 per cent to an estimated \$61 billion in 2019, mainly because of a lack of large deals targeting the country as it struggles with a complicated exit from the European Union. Investment to Hong Kong, the financial centre gripped by increasingly violent antigovernment protests, almost halved to \$55bn as divestments continued throughout 2019.

Guardian

SMART MONEY

Airtel Money, Western Union deal to benefit 15m mobile wallet users in Africa



Airtel Africa Plc's CEO, Raghunath Mandava.

By Smart Money Reporter

IRTEL Africa Plc and Western Union announced a strategic agreement to offer Western Union's cross-border capability via the Airtel Money wallet last week. The deal will enable customers to move money in real-time across 14 countries in Africa, Airtel Africa Plc said in a statement.

The collaboration with Airtel Africa will enable more than 15 million Airtel Money mobile wallet users in Nigeria, Uganda, Gabon, Tanzania, Zambia, DRC, Malawi, Madagascar, Kenya, Congo, Niger, Tchad, Rwanda and Seychelles to simply route any money transfer received from across the world into their wallets.

"Western Union's unique ability to partner with a growing base of tech leaders is helping Africa to connect to the global financial system and enables African companies like Airtel to pursue their global ambitions. It also drives financial inclusion and improve last mile access for millions of unbanked Africans to financial services," said Western Union President and CEO, Hikmet Ersek.

The service will allow users to send and receive Western Union money transfer transactions using their Airtel Money accounts. They can also use the funds to pay bills and merchants, top-up airtime and send money domestically and internationally. Service launch is expected in the course of 2020.

Global senders will also be able to direct international money transfers to Airtel Money mobile wallets using

Western Union's digital services in 75 countries plus territories, or the walkin Agent network across more than 200 countries and territories.

"Sub-Saharan Africa is leading the way globally in mobile money and digital technology and is allowing the continent to leapfrog traditional barriers to development and accelerate economic growth. We are delighted to be part of this success story by leveraging our inclusive omnichannel approach and core assets - including global settlement capabilities, network, compliance and technology systems - to enable international cross border money transfers and payments," Ersek added.

Sub-Saharan Africa is a home to the world's largest free trade area and a 1.2 billion-person market, the continent is poised to create an entirely new development path harnessing the potential of its resources and people, according to the World Bank1. GSMA2 project that in 2025, there will be nearly 6 billion unique subscribers, 5 billion mobile internet users and adoption of smartphones will reach nearly 80 percent.

Raghunath Mandava, CEO of Airtel Africa, said, "We are very excited to partner with Western Union to offer Airtel Money customers better access to one of the world's largest money transfer organisations. International remittances into Africa are a lifeline to some of our customers," said Airtel Africa Plc's CEO, Ragghunath Man-

Mandava said the partnership will give customers the convenience and security of directly receiving and sending remittances from their Airtel mobile money wallets. This means that they will automatically be credited and debited via their Airtel mobile money wallets on their phone and can immediately access the funds to pay bills or merchants and transfer funds to family and friends or convert to cash from the widespread Airtel Money agents, kiosks and branches." He noted. The deal with Western Union adds to other tie ups that Airtel Africa has already put in place to help customers get inflows from across the

KRA sacks five for cargo tracking kit manipulation

NAIROBI

THE taxman has fired five officers working at the Regional Electronic Cargo Tracking System (Rects) in the latest case of staff involvement in tax evasion schemes.

Sources said the Kenya Revenue Authority (KRA) sacked the employees last week and put them under investigations on suspicion of tampering with the system to help rogue traders divert transit cargo.

"They were trying to manipulate the system. We have forwarded their names to the DCI for investigations and prosecution," a senior official at KRA who did not wish to be named said. This is the latest case of insider involvement in tax evasion after recent crackdown that saw tens of KRA employees being dragged to court, most of them from customs and domestic tax divisions.

It also calls to question the agency's ethics and integrity screening that has been on in



the last three years. It is believed that customs officers have frequently manipulated the electronic system to divert cargo meant for re-exports back into the country at lower tax liabilities.

President Uhuru Kenyatta (pictured) visited the Rects system in October last year in much fanfare where operations were demonstrated to show how watertight

no room for tax evaders to thrive in Kenya, criminal cartels like those smuggling imported taxable goods through our ports of entry ought to be easily detected and contained in the shortest time possible," President Kenyatta said at the time. Launched in March 2017, the system enables real time tracking of transit cargo from the port of Mombasa to its fithe system was. "There should be nal destination through an online

Its precursor, the Electronic Cargo Tracking System (ECTS) which was managed by private sector vendors did not achieve the desired outcome and was therefore faced out. Rects comprises satellites, a monitoring centre and special electronic seals fitted on cargo containers and trucks which give precise location of goods at any time.

IMF aid to Congo Republic on hold over Glencore, Trafigura impasse

WASHINGTON

TALKS to salvage a tentative \$1.7 billion debt restructuring between Congo Republic and energy traders Glencore and Trafigura are stuck, sources said, jeopardising an International Monetary Fund bailout for the debt-hobbled nation.

The IMF signed off in July on a \$449 million, three-year lending programme to help the central African nation's ailing economy - but only \$45 million has been disbursed with other funds subject to semi-annual reviews.

Those hinge on restructuring the oil-backed loans to the Swiss traders as money the state saves on reduced debt servicing would fill a gap in an overall \$2 billion national rescue plan. More IMF disbursements could help unlock another nearly \$900 million in financing from the World Bank, African Development Bank and France who are all backing the rescue programme.

But the IMF said it has held off on submitting a 2019 year-end review to its executive board as it waits for Congo to finalise a deal with the traders. An IMF spokesman said Congolese authorities had indicated to the institution that they expect restructuring negotiations with the oil traders to be done this quarter.

However, two banking and commodities industry sources familiar with the talks told Reuters an agreement in principle reached over the summer had fallen apart with both sides entrenched in their positions despite ongoing sporadic contact.

Congo wants a partial capital write-down and is meanwhile refusing to allocate cargoes to repay debt, the sources said, while the companies are considering legal action. A Congo government spokesman did not respond to requests for comment, while spokespeople for Trafigura and Glencore declined to comment.

An IMF spokesman said: "We have not received any formal communication from the authorities regarding the specifics of an agreement in principle, either in the past or more recently." Financial advisor Lazard, which is working on behalf of Congo, would not comment on the negotiations. Another advisor, Parnasse, was not immediately reachable.

Improving output

Congo's cash-strapped energy industry has been boosted by major recent finds from Italy's ENI and France's Total, raising output to about 350,000 barrels per day. The former French colony, ruled by President Denis Sassou Nguesso for all but five years since 1979, is expected to be the third largest oil producer in sub-Saharan Africa by next year.

Court action was being discussed among the traders, the sources said, as Glencore has not been allocated an oil cargo since 2018 while Trafigura has only been receiving sporadic ones. Congo restructured nearly \$1.6 billion in loans from China without taking a haircut, according to a deal inked last year, prior to the IMF agreement. That deal plus an increase in oil prices had strengthened the Swiss companies' resolve, according to one source familiar with their position.

"They need a restructuring and apparently the Chinese deal was done without haircut so why would we accept a haircut at \$65 a barrel?" the source said. Led by banks, Glencore initially lent about \$850 million to Congo in 2015 to be repaid with crude over five years. Meanwhile, Congo is in default on Trafigura's loan as the original timeline has already lapsed. The trader lent around \$1 billion in 2014 with a maturity in 2019.

Unlike Glencore, Trafigura is fully responsible for the debt, although it has insured it with re-insurers. The total remaining debt to both traders and banks is nearly \$1.7 billion, according to sources with knowledge of the negotiations. Congo has not confirmed the figure.

"One possibility is that Congo has re-assessed the necessity of the (rescue) programme, given higher oil prices and production, as well as the need to spend more freely ahead of elections next year," another banking source familiar with the matter said. Congo is still a way off top African producers like Nigeria, where output is around 2 million bpd. But a sustained rebound could help re-launch hospitals and water and power lines in one of the world's poorest countries.



President Denis Sassou Nguesso.

Bitcoin slumps amid Chinese New Year demand slowdown

NEW YORK

BITCOIN traders appear to be heeding a warning of a demand slowdown ahead of China's lunar New Year. The largest cryptocurrency slumped as much as 4 per cent to \$8,281, while altcoins such as Ethereum Classic tumbled more than 11 per cent to \$8.18 in New York trading.

Arthur Hayes, co-founder and chief executive officer of BitMex, a cryptocurrency exchange, predicted in a post on Twitter late Wednesday that it's time for "volatility and volumes to nose dive."

Cryptocurrencies have been under pressure this week. The price of Bitcoin has dropped more than 6 per cent since Friday, while the Bloomberg Galaxy Crypto Index -- which tracks some of the major digital currencies -- has slumped about 5.7 per cent.

"Bitcoin and the entire crypto space are under pressure as uncertainty over regulatory scrutiny is expected to intensify and investor skepticism grows for the short-term outlook for risky assets," said Ed Moya, a market analyst with OANDA. Investors "saw central banks unite and begin a review on digital currencies, fading optimism that a Bitcoin ETF will occur, and amid the China coronavirus worries, a flight-to-safety to the bond markets and not cryptocurrencies."

Twenty of the top 50 crypto exchanges are based in the Asia-Pacific region and accounted for about 40 per cent of Bitcoin transactions in the first half of last year, according to data from Chainalysis. Within the region, the most exchanges are in China, the research firm found.

A number of technical indicators are flashing sell signals. Earlier this week, for instance, a measure of upward and downward movements of successive closing prices flashed a sell signal, the first such sign since Bitcoin's peak in June of last year. Should Bitcoin's price drop further, the GTI Vera Convergence-Divergence indicator could also generate such a signal.

India must do more to ease its growth-crimping credit crisis



India's finance minister, Nirmala Sitharaman.

MUMBAI

INDIA urgently needs to find solutions to address the credit crunch in the country that is hurting businesses and crimping growth in Asia's thirdlargest economy, according to analysts.

"The crisis needs to be tackled on a priority basis," says Mahesh Singhi, the founder and managing director of Singhi Advisors, an investment bank based in Mumbai. "If left unchecked, we are looking at massive layoffs across industries, triggering a largescale job [market] crisis, contraction in consumer demand and an investment slowdown."

The credit crisis in India that is rooted in non bank financial companies (NBFCs), commonly known as shadow banks, began in 2018 when one of the sector's biggest companies, IL&FS, unexpectedly defaulted on loans. It is often referred to as India's "Lehman moment" - a reference to the 2008 collapse of Lehman Brothers synonymous with the beginning of the global financial crisis.

The troubles at IL&FS spooked investors and lenders alike and the flow of cash in the system slowed to a trickle as capital markets became wary of extending financing to these institutions. This came against a backdrop of India's banking sector facing its own set of challenges.

Laden with high levels of bad debts, it was only logical for the lenders to minimise their exposure to shadow banking institutions. The Indian government, over the past couple of years, has injected billions of dollars into public sector banks, helping them to clean up their balance sheets and implement reforms. The key pillar of these reforms is prudent future lending to prevent amassing further bad loans.

Businesses in India, whether shadow banking institutions or corporate sector firms, are finding it "increasingly difficult and expensive to access credit", says Mr Singhi. "Weakened liquidity position of financial institutions [banks] has constrained their ability to extend credit reach to corporates," he adds.

The impact of the credit crisis is all too visible on the Indian economy. The International Monetary Fund (IMF) in its updated World Economic Outlook on Monday cut its growth forecast for India to 4.8 per cent from an earlier projection of 6.1 per cent for the current financial year, which runs until the end of March.

"Domestic demand has slowed more sharply than expected amid stress in the non-bank financial sector and a decline in credit growth," according to the IMF. Analysts say that India is now caught in a vicious cycle.

"It is definitely not a conducive environment for businesses and the economy when the credit flow slows. And, its impact is clearly visible on GDP numbers and other macro indicators." says Ajit Mishra, a research vice president at New Delhi-based securities firm Religare Broking. "The ongoing economic slowdown has made it even worse for securing credit as the lenders turn more cautious during the slowdown. As a result, we are seeing more companies are finding it difficult to

The government is due to announce its annual budget on February 1, an opportunity for finance minister Nirmala Sitharaman to lay out what the government intends to do to improve liquidity in the system.

There is some speculation among analysts that the government could make it easier for Indian companies to secure funding from abroad. It may possibly offer tax breaks to global funds and could also relax rules to allow Indian firms to borrow at higher rates from overseas, opening a door for them to tap international debt markets by selling

"The government needs to step up the pace of recapitalising public sector banks, improving the asset quality of banks, and facilitate large-scale foreign investment in the economy," says Mr Singhi. Although there is pressure on New Delhi to do more, policymakers in the capital have already taken steps to address the liquidity issues over the past few months. They also plan to merge 10 stateowned banks into four financial institutions in a bid to increase the size of their balance sheets and boost credit flows in the system.

It rolled out a \$1.4 billion (Dh5.14bn) real estate fund in September to help the ailing property sector. The real estate industry, which is particularly dependent on credit, will be able to access last-mile financing through the fund to complete stalled housing projects.

The Reserve Bank of India (RBI), the central bank of the country, has also rolled out measures to directly address the challenges in the non-banking financial sector. Relaxations for securitisation of assets for NBFCs, is among the steps take by the central bank to improve liquidity. It is also closely monitoring the performance and health of the country's 50 largest NBFCs.

The RBI "wherever necessary, will not hesitate to act to ensure that we do not allow any large or systemically important NBFC to collapse and create any adverse impact on the system", the central bank governor Shaktikanta Das said last month, following the RBI's monetary policy meeting.

The RBI last year cut interest rates five times, as it tried to get money flowing again. But lenders have been slow to pass on lower rates to their customers. The central bank last month also launched a series of auctions, dubbed by the market as "Operation Twist", which involves simultaneous buying and selling of bonds in a bid to bring down interest

"Such announcements and measures take time to reflect on the ground," says Mr Mishra. "We feel the measures announced by the government and RBI may take a quarter or two to show the results." Sectors that are particularly affected by the crisis are those that depend on credit, such as the car industry, which saw hundreds and thousands of job losses last year.

"Lack of supply of credit in any economy hurts growth, so it did in India," says Vikas Khemani, the founder of Carnelian Capital, an asset management

Anxiety disorder in the workplace

CORPORATE WELLNESS



NXIETY disorders comprise a range of different mental illnesses that are all characterized by excessive fear and apprehension as well as problematic behaviors related to the anxiety - such as avoidance of feared items and places or an inability to function in one's daily life. Typical symptoms include physical complaints like sweating, trembling, stomach upset, and difficulty speaking, intense panic or fear.

Anxiousness, fear and worry are normal human experiences and in some instances are even adoptive and helpful. Most people feel a little nervous before a big speech, a job interview, or a visit to the doctor. But in anxiety disorders, such feelings are crippling, extreme, and/or persistent.

Having an anxiety disorder is not a sign of personal weakness. In fact, experts believe that anxiety disorders are caused by a combination of biological and environmental factors, much like physical disorders such as heart disease or diabetes. Anxiety can be successful treated with psychological therapy and/or anti-anxiety medications, with the best results coming from a combination of both.

Anxiety disorders are associated with poor job productivity and shot and long-term work disability. The negative effects of anxiety on occupational outcomes are compounded when symptoms accompany insomnia, depression, which significantly increases the risk for impaired work performance and long-term absentee-

While anxiety can be extremely unpleasant, it does not have to be permanently disabling. For most people with mental illnesses, successfully maintaining a job is an essential part ing a 5% improvement in workforce of recovery and wellbeing. Employers participation - representing a \$399 can help facilitate this by creating an informed and accommodating work environment, which can be achieved through the following strategies.

- Educate employees and managers about mental health disorders, including anxiety disorders. Integrate mental health educational messages in health communication strategies.
- Promote the use of an employee assistance program and other related health programs. Encourage employees to seek care when they need it by educating the workforce that mental illnesses are real and are medical illnesses, and can be effectively treated.
- Certain job characteristics are associated with lower work sat-

isfaction, greater distress, and more absenteeism; these include higher levels of job demand, lower levels of control over tasks, and lower rates of coworker support. Giving employees more control over their assignments and schedules and ensuring a collegial, supportive environment may help individuals with anxiety perform bet-

- Employees with anxiety disorders may benefit from certain accommodations such as modified workspaces, flexible schedules and a permission to take periodic breaks throughout the day.
- People with anxiety often struggle with organization, planning and time management and might need extra coaching or skill-building in these areas. In such cases, be sure to clearly communicate your performance expectations by providing specific instructions and regular, ongoing feedback.
- It is not uncommon for employees with anxiety disorders to experience numerous work absences. Supervisors should work with employees on an individual basis to handle excessive absences, stay in regular contact with absent employees and work collaboratively on a return-to-
- Remind all employees of the availability of resources for staying healthy and productive. Ensure that employees know how to access care confidentially and quickly.
- Finally, maintain an empathetic, understanding attitude toward working with individuals with anxiety. Like other mental illnesses, having an anxiety disorder carries with it a certain amount of stigma and misunderstanding from others. By demonstrating an openness to address anxiety as seriously as any other medical conditions, those affected will feel more willing to ask for assistance. A supportive workplace also can help employees feel more loyal, committed and motivated to perform well for the company, which is ultimately to everyone's benefits.

The World Health Organization has reported that an estimated 12 billion working days will be lost to untreated depression and anxiety by year 2030, resulting in a global cost of \$925 billion. The upside to these staggering figures is that for every \$1 invested in treating depression and anxiety, there is a \$4 return for the economy, yieldbillion return on investment.

Reply back to bhakti@impactafya. comor call +255 754 694 643 with your feedback. We welcome your suggestions for corporate wellness tips you'd like to see covered in our future

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Food delivery app CanGo folds after barely a month

A MONTH after it expressed interest in taking over food delivery ecosystem, CanGo Africa has closed shop in Kigali and Kinshasa citing lack of funding.

Formerly invested in taxi-hailing branded SafeMotos, the firm mid-last December announced it would fill the void in food delivery left by Jumia Food's shutdown.

At that time, through its social media walls, CanGo announced the operationalization of its on-demand delivery app in Android and IoS versions, shifting from Whatsapp orders.

Delivery fee was Rwf500 in Kigali. On December 19th, 2019, however, the company doubled the fee to Rwf1,000 citing "several cost-related reasons."

On its twitter, CanGo wrote that the increase was "something we must do in order to continue to provide you with the quality you've come to expect.'

Despite the move that did not raise many eyebrows, the company this January seemed to aggressively unfold amid a new delivery competition with VubaVuba, Jumia's spin-off. VubaVuba was launched by former employees



CanGo (former SafeMotos) rider delivers an order to a client.

Before altering the business line, the local firm had been into transport operation in Rwanda since 2014, operating a commercial motorcycle business called SafeMotos. As it rebranded to CanGo Africa late September last year, the then taxi-moto hailing company stretched operations to Kinshasa, DRC as it completed more than 500,000 trips in Kigali.

The expansion was vastly dependent on investors who poured in hundreds of thousands of dollars last year and more was expected in 2020.

It tested e-Bikes and eyed "Amazon-like" delivery and e-Payment services, however, the ground did not meet the horizon as the investors' promise did not materialise.

The firm had purportedly considered changing their business strategy to meet the ends - leaving the rags behind and "bootstrap with a brand new pivot", but the results were not favorable.

"We've decided to make the challenging decision to stop while there is still enough money in the bank to pay our employees what we owe them," said co-founders Barrett Nash and Peter Kariuki in an email sent to investors as reported by Disrupt Africa.com.

CanGo did not reply to our request for comment. It closes shop barely two weeks after Jumia Food exited the Rwandan delivery space. Nash mid-December told The New Times that Jumia's closure was an opportunity for his business.

The firm had been testing the new service on its Kinshasa market, and had earned positive feedback from its first users in Kigali. Former CanGo riders have reportedly refused to wave the white flag, picking up their company's delivery services under a new name 'Birashoboka.'



It tested e-Bikes and eyed "Amazon-like" delivery and e-Payment services, however, the ground did not meet the horizon as the investors' promise did not materialise

Guardian www.ippnedia.com

WORLD

'Trump wanted to freeze security to Ukraine'

WASHINGTON

US President Donald Trump told a then-top aide in August he wanted to freeze security aid to Ukraine until officials there helped with investigations into Democrats, including former Vice President Joe Biden, the New York Times reported on Sunday.

Trump's statement was described in an unpublished manuscript by former White House national security adviser John Bolton, the Times said in a report that could raise pressure on Republicans to call Bolton as a witness in Trump's Senate impeachment trial.

The report, which did not quote the manuscript but cited multiple people describing Bolton's account, may undercut a key element of Trump's defense: that there was no quid pro quo when he asked Ukrainian President Volodomyr Zelenskiy to investigate Biden and his son Hunter Biden in a July phone call.

Biden is a leading contender for the Democratic nomination to oppose Trump in the Nov 3 election. His son worked for a Ukrainian energy firm while Biden was vice president.

In a statement, an attorney for Bolton suggested that the Times' account was accurate and said he had submitted Bolton's book manuscript to the

National Security Council on Dec 30, a standard security review for classified information.

New York Times article published today that the prepublication review process has been corrupted and that information has been disclosed by persons other than those properly involved in reviewing the manuscript," the attorney, Charles Cooper, said.

The report drew Democratic demands that the Republican-led Senate, which is conducting a trial on whether to remove Trump from office after his Dec 18 impeachment by the Democratic-led House of Representatives, call Bolton as a witness.

Democrats need to win over at least four Senate Republicans to approve the calling of witnesses. Bolton said the trial if a Senate subpoena was is-

Lawyers for Trump are scheduled on Monday to resume their defense in the impeachment trial stemming from his dealings with Ukraine. A showdown vote on calling witnesses could loom later in the week.

Trump has denied wrongdoing and calls the impeachment process a

"I never told John Bolton that the



"It is clear, regrettably, from The aid to Ukraine was tied to investigations into Democrats, including the Bidens," Trump said in a Twitter post.

"In fact, he never complained about this at the time of his very public termination. If John Bolton said this, it was only to sell a book.'

The White House, which with Senate Republican leaders has resisted calling witnesses, did not immediately respond to a request for comment about the New York Times report, nor did Jay Sekulow, who is helping lead the Republican president's defense.

'No defensible reason to wait'

"There can be no doubt now that Mr. Bolton directly contradicts the heart of the President's defense and therefore must be called as a witness at the impeachment trial of President Trump," the seven Democratic House "managers" prosecutthis month he was willing to testify in ing the case against Trump in the Senate said in

"There is no defensible reason to wait until his book is published, when the information he has to offer is critical to the most important decision Senators must now make – whether to convict the President of impeachable offenses," it added.

Democrats have said they are eager to hear testimony by Bolton, who was involved, as his own lawyer previously said, in "many relevant meetings and conversations" involving issues at the heart of Trump's impeachment.

Bolton left his post in September after disa-

greements with the president. Trump said he fired him. Bolton said he quit.

"It's clearly damaging," Jonathan Turley, a professor at George Washington University Law School, who was the only witness called by Republicans in the House impeachment proceedings, said of the Times report. "It will fuel de-

mands to hear from Bolton and other witnesses." But he said the timing - just before the first full day of argument by the White House team fueled suspicion it was part of an organized effort and that the senators may not react as the leakers intended.

While the Senate is highly unlikely to remove Trump from office, he is seeking to limit political damage to his re-election bid.

Long-standing grievances

The House impeached Trump on charges of abusing the powers of his office by asking Ukraine to investigate Biden and of obstructing a congressional inquiry into his conduct.

Trump's defense argued neither impeachment charge constituted a crime or impeachable offense, that he was within his rights as president to make decisions about foreign policy and what information to give Congress, and that the House pursued a flawed and one-sided process before impeaching him.

According to the New York Times, Bolton spoke to Trump in August and raised the US\$391 million in congressionally approved aid to Ukraine for its war in the country's east against Russianbacked separatists.

Officials had frozen the aid, and a deadline was looming to begin sending it, Bolton noted, according to the newspaper.

Trump had previously rebuffed senior US officials who had called for the aid to be restored, the newspaper said, airing his long-standing grievances about Ukraine, which mixed legitimate efforts by some Ukrainians to back his Democratic 2016 opponent, Hillary Clinton, with unsupported accusations and outright conspiracy theories about the country.

The newspaper reported that the president's lawyer, Rudy Giuliani, had also spent months stoking the president's paranoia about the US ambassador to Ukraine at the time, Marie Yovanovitch, alleging that she was openly anti-Trump and should be dismissed.

Meghan's father to Meghan: Would be great to see you, even in court

LONDON

MEGHAN Markle's estranged father Thomas said yesterday that he was prepared to face his daughter in court and that she and her husband Prince Harry had hurt Queen Elizabeth by abruptly stepping back from royal duties.

Harry, the British monarch's grandson, and Meghan, duchess of Sussex, agreed with the queen this month that they would no saying there was no other option longer work as royals after their if he his wife Meghan were to seek surprise announcement that they an independent future away from wanted to carve out "a progressive new role" which they hope to finance themselves.

"I think they've hurt the queen, I think they've hurt the royals, and it just doesn't work," Markle (pictured) told ITV's Good Morning Britain program. "I'm a little embarrassed for them and feeling really sorry for the queen."

"The break from the royals is going to cause far more problems."

Harry has spoken of his sadness at being forced to give up his royal duties in a deal with the queen, stifling media intrusion.

Under the arrangement, Harry will remain a prince and the cou- from the royals is very confus-



ple will keep their titles of Duke and Duchess of Sussex as they begin a new life split between Britain and North America, where People Magazine last year Markle they will spend the majority of had not tried to get in touch with their time.

"This decision to make a break

ing, I don't think anyone understands or can figure out how this happened or why it happened - it makes no sense," Markle said.

Markle, who lives in Mexico, has given a number of TV interviews in which he has criticized his daughter, saying they were the only way he could communicate

Meghan has not publicly commented on the situation with her father, but friends of hers told her and she was devastated by his

He missed the couple's glitter-

ing wedding in 2018 due to health problems and has been estranged from his daughter since then. He said he had never met Harry or his grandson, the couple's baby son Archie.

The Sussexes are now in Canada as they plan their future.

'I really miss my daughter' However, Markle could face Meghan in court. She is suing The Mail on Sunday newspaper over its publication of a private letter she sent to him, in breach of her copyright and human rights. The paper aims to use his evidence in

the legal battle.

Agencies

China extends holidays, school openings in the wake of coronavirus epidemic

BEIJING

CHINA has extended the Spring Festival holiday and postponed school openings, while restrictions on public transport remain in various areas to further contain the coronavirus epidemic.

The seven-day Spring Festival vacation, scheduled to end on Jan. 30, was extended to Feb. 2. Universities. primary and middle schools and kindergartens across the country will postpone the opening of the spring semester until further notice, according to the General Office of the State Council.

Chinese health authorities an-

firmed cases of pneumonia caused by the novel coronavirus (2019nCoV), including 461 in critical condition, had been reported in the country by the end of Sunday.

Besides the temporary closures of tourist sites, museums and cancellations of gatherings, transport restrictions have been imposed in various areas as the country is still in its Spring Festival travel rush pe-

Yesterday, the northern port city of Tianjin and the eastern provinces of Zhejiang and Anhui began to suspend inter-provincial highway passenger bus services.

Previously, Shanghai and Qinghai nounced yesterday that 2,744 con-Province had halted similar bus ser-



Beijing has also launched temperature detection at 55 subway stations, including stops at railway stations and the Beijing Capital International Airport. Passengers with abnormal body temperatures will be sent to the hospital.

Beijing's subway stations and buses have also stepped up cleaning and disinfection work. Each carriage of the train is ordered to be disinfected every day.

The entrances and exits, escalators, self-service machines, toilets and other public areas of the subway stations are disinfected three times each day.

Tianjin has asked all taxi drivers and passengers to wear masks and taxi drivers to disinfect the car after taking each passenger.

The Lanzhou bureau of China Railway on Monday suspended 30.5 pairs of trains to cities such as Guangzhou, Zhengzhou and Xi'an until Feb. 8. Strict measures were also implemented in rural areas."Our 96 grassroots staff members are all working right now. We have been visiting households and monitoring body temperatures of returning migrant workers every day," said Wu Lihui, Party official of a subdistrict office in Shangrao city, eastern China's Jiangxi Province.

Yang Xiaoxia, a villager in Lantian county, northwestern Shaanxi Province, was going to hold a big dinner party for her one-month-old grandson during the Spring Festival. But she decided to postpone it because of the spreading coronavi-

"A villager in our village canceled his wedding banquet," said Yang. "I will invite everybody over to celebrate when the outbreak is over.

Xinhua

Q&A on novel coronavirus with national expert

LI Lanjuan (pictured), a member of the high-level expert team convened by the National Health Commission, and an academician with the Chinese Academy of Engineering, spoke with China Central Television about key issues of the novel coronavirus epidemic that has so far claimed 56 lives



and infected 1,975 in the Chinese mainland.

Q: How long will the lockdown in Wuhan last?

A: When the number of new cases greatly decreases, or even no more new cases are reported, we can surely remove the restrictions. After all, most people in Wuhan, a city with a population of more than 10 million, are not infected. It's crucial to curb the infection source, cut the transmission route and protect vulnerable groups.

Q: Why was Wuhan put on lockdown?

A: The status of the epidemic is so urgent that it brooks no delay. Only by strictly controlling the infection source can we stop the pandemic from spreading in a wider range.

According to the current situation, people exiting Wuhan resulted in infections in other provinces, and second generation transmission has appeared in some provinces, which is really dangerous. If the infection develops over a larger range and the epidemic in other provinces spreads in a way like Wuhan, the nation's economy will suffer severe losses.

Q: Does the novel coronavirus only transmit through

the respiratory tract? A: The transmission through the respiratory tract is definite. Meanwhile, transmissions via blood, excrement and contaminated objects need to be verified.

Q: Do people get infected during the incubation period of novel coronavirus?

A: I've been doing research on this and so far I have found that the virus is able to transmit during the incubation period. That's why we put those having contact with infections within 14 days under medical observation and quarantine.

Q: How do we distinguish between the common cold and novel coronavirus pneumonia?

A: The early symptoms of the two are similar, including fever, dry cough, respiratory symptoms, and fatigue after fever. Some even showed up in the digestive tract.

The most important way to distinguish it is by taking samples from throat swabs to test for the virus. The report clearly tells whether the tester is infected with H1N1, type B influenza or novel coronavirus. The reagent test kits are supposed to be accessible in designated hospitals.

Q: Can patients with milder symptoms stay at home for

A: Recently a doctor reported he was cured by taking therapies at home on his own, which I think may work for him. As a doctor he knew medical knowledge and his own condition, so he didn't fear the virus and had a good rest.

But it's safer to go to hospital if you are lacking medical equipment, as a regular chest CT is needed to check if the infection is getting worse. If you are not medical personnel with a clear awareness of your physical condition and the inflammation develops quickly, you should go to a hospital for treatment. The epidemiologist Li Lanjuan also suggested in the interview that people should avoid large gatherings, frequently wash their hands, wear masks and make sure their indoor air is circulating during Spring Festival.



Staff members work at the producing workshop of face mask in a medical devices company in Nan'an District of southwest China's Chongqing, yesterday. In order to ensure the supply of face masks on the market, some mask manufacturers in Chongqing resumed work during the Spring Festival holidays, working overtime to help with the prevention and control of the

China's strengthened IP protection enhances confidence of foreign investors

THE major indicators of China's intellectual property (IP) services grew in a stable manner and the quality and efficiency of China's IP services have been improved over the past year, according to data released by the National Intellectual Property Administration (NIPA) at a press conference

In 2019, more than 1.4 million invention patent applications were filed in China. A total of 453,000 invention patents were authorized, and 361,000 of them were authorized to domestic

Hu Wenhui, spokesperson of the NIPA, said the period for high-value patents examination and the average time for trademark registration have been shortened, adding that country is seeing improving efficiency and quality in intellectual property review and strengthening source protection

About 22.3 percent of industrial enterprises above designated size have filed patent applications, according to statistics. Last year, enterprises accounted for 65 percent of total domestic invention patent applications, up 0.6 percentage points from the previous year. The average number of trademarks owned by market entities

steadily increased. "These data fully show that the creation of intellectual property has become more market-oriented, and that intellectual property policies have effectively stimulated the vitality of market players and released the endogenous motivation for innovation and entrepreneurship," Hu said.

In 2019, the number of invention patent applications filed in China by foreign applicants reached 157,000, up 6 percent from the previous year;



Yiwu, east China's Zhejiang province grants titles of honour to credible foreign merchants.

and the number of foreign trade- year-on-year. mark applications in China reached 255,000, an increase of 4.7 percent and regions applied for patents and

Market entities from 186 countries

trademarks in China in 2019, 12 more than those in the previous year.

The continued growth of foreign IP applications shows that the Chinese market has become increasingly appealing to foreign investors, and it is closely related to China's progress in IP protection and business environment, said Ge Shu, a senior official with the NIPA.

Since 2019, China has successively issued the Foreign Investment Law and relevant implementing regulations, made public a regulation on optimizing business environment, and released a guideline calling for intensified protection of intellectual property rights (IPR). The country has kept improving the quality and efficiency of IP review, strengthened IP protection, and granted equal IPR protection to domestic and foreign companies.

The level of social satisfaction with

IPR protection in China climbed from a score of 63.69 in 2012 to 78.98 in 2019, statistics indicated.

Ge believes that China's increasing protection of IPR has further strengthened the confidence of global market players to invest in China. "We will further make use of the intellectual property system to protect and encourage innovation, so as to create a better environment and stage for fair competition among domestic and foreign market players, and facilitate the full flow of innovation sources."

In 2019, China actively participated in the global governance of intellectual property rights and accelerated the construction of the Patent Prosecution Highway (PPH). The number of PPH partners of the NIPA has increased to 29 so far.

People's Daily



Kremlin sends proposals for meeting of UNSC

MOSCOW

THE Kremlin has sent mes-

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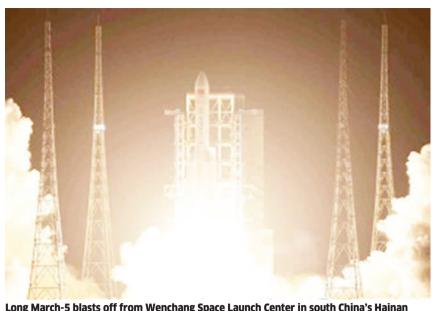
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Long March-5 blasts off from Wenchang Space Launch Center in south China's Hainan

China plans to carry out 40 space launches in 2020

record 60 spacecraft into orbit via over 40 launches this year, the China Aerospace Science and Technology Corporation (CASC) told a press conference

The Chang'e-5 lunar probe, which is expected to bring moon samples back to Earth, as well as China's first Mars probe are planned to be launched this year. In addition, three new types of carrier rockets, the Long March-5B, Long March-7A and Long March-8, will make their maiden flights in 2020.

As a new generation of carrier rocket, the Long March-5B has the largest carrying capacity to low-Earth orbit. It will carry the core capsule and experiment capsules of China's space station.

"This year will continue to see intensive launches and major missions will be carried out one after another," said Shang Zhi, director of the Space Department of the CASC at the press conference, on which a blue book on China's space achievements and future missions was released.

Three missions will be finished this year, including the completion of the BeiDou-3 Navigation Satellite System, the third phase of lunar exploration and the network of Gaofen observa-

In the first half of the year, two geostationary orbit BeiDou satellites will be sent into space and construction of the BeiDou-3 Navigation Satellite System will be completed.

The Long March-5B h will mark the beginning of China's manned space station mission, and the Long March

CHINA is going to send more than a 7A, which represents the new generation of China's medium-sized high-orbit rocket, is an important step of the strategic layout of high-orbit satellite launch.

> The Long March-8 rocket will increase China's lift capacity for launches to sun-synchronous orbits and become the major player in the field of space launch and the commercial launch

> The Long March-5 rockets will be launched three times in 2020, carrying a new generation of manned spacecraft, a Mars probe and a Chang'e-5 probe into space each time, according to Shang.

The CASC will send a number of satellites for China's civil space infrastructure system, such as the Haiyang (Ocean) satellites and the Ziyuan (Resources) III satellites, to satisfy the need for national economic construction and technological development.

It will plan a series of launches, including APStar 6D, Jilin-1, and Qilu-1 satellites, as well as commercial launches of Jielong-1, Long March-6, and Long March-11 carrier rockets, to meet the application and launch requirements of commercial satellites at home and

According to the blue book, 102 launches were carried out globally last year, the second highest since 1991, and a record 492 spacecraft were launched. Among them, China completed a total of 34 space launches, ranking first in

People's Daily

'Russian delegation not to accept any infringements on its rights in PACE'

STRASBOURG

RUSSIA'S delegation to the Parliamentary Assembly of the Council of Europe (PACE) will never accept any infringements upon its rights in the assembly, a senior Russian lawmaker said on Monday after Russia's rights within PACE were challenged. "We expect that the assembly's constructively-minded majority will do its best to prevent any recurrence of the crisis in relations between Moscow and Strasbourg and will fully ratify the Russian delegation's rights.

We are ready to work solely on an equal basis and won't accept any secondary sanctions," Leonid Slutsky, chairman of the International Affairs Committee of the Russian State Duma lower parliament house, told journalists.

Uganda marks liberation day anniversary

UGANDA on Sunday marked the 34th anniversary of the Liberation Day, when the ruling National Resistance Movement (NRM) took over power after a five-year guerrilla war.

President Yoweri Museveni presided over the commemoration in the western district of Ibanda under the theme, "Celebrating NRM's patriotic struggle that ushered in national unity and so- into the NRM. **Xinhua**

cio-economic transformation."Among the foreign dignitaries who attended the celebrations was former Tanzanian President Jakaya Kikwete. Nintyfive people were awarded medals for their contribution during the liberation struggle and independence of the country. Museveni took over power on Jan. 26, 1986. His rebel group, the National Resistance Army, was later transformed

India displays military might as it celebrates 71st Republic Day

THE Indian government on Sunday celebrated the 71st Republic Day amid tight and adequate security measures.

The main function was organized at Rajpath in New Delhi, the national capital, where India's military might and cultural diversity was fully displayed. Indian President Ram Nath Kovind unfurled the Indian national flag, following which the national anthem was played. In accordance with the tradition, a booming 21-gun salute was also presented to mark the beginning of the parade.

The Republic Day ceremony started with Prime Minister Narendra Modi

visiting the National War Memorial, where he paid tributes to the Indian soldiers who died fighting for the country. Kovind saluted the parade and flypast. The military contingents, police and paramilitary marched past the podium, with colourful cultural performances being showcased during the parade.

"A spectacular parade of forces and a majestic flypast by military today marked the 71st Republic Day," an official said, adding that the parade had showed the country's military prowess, state-of-the-art defence platforms, and diverse culture.

Indian army's battle tank Bhishma, infantry combat vehicle Ballway Machine Pikate and the air force's new Rafale

fighter jet, Chinook and Apache helicopters were the main highlights during the parade. For the first time, Anti-Satellite Weapons (ASAT) from Mission Shakti and the Dhanush artillery were at display.

Reserve Police Force (CRPF) women bikers, 21 of them on five motorcycles, performed daredevil stunts during the

According to the officials, over 20,000 security personnel from police and paramilitary were deployed in Delhi to ensure that no untoward incident takes place. Authorities also installed CCTV cameras and face-recognition cameras at Rajpath as part of the security.

A contingent of paramilitary Central

ing the permanent members of the UN Se curity Council last Friday, on January 24, Russian presidential spokesman Dmitry Peskov said, adding that a response should be expected starting from yesterday. "They [messages with the proposal]

were dispatched on Friday, by the end of the day," Peskov commented. "One may surmise that after the weekend they will begin to be conveyed by our embassies to the corresponding heads of state and government via the foreign ministries, the way it is done under the current diplomatic procedure."

A response should be expected from this moment on, Peskov added.

"The messages and other details will be delivered to the recipients. We should be waiting starting from today," he remarked again. Asked if some deadlines had been set, Peskov replied there were none and could not be any.

"Apparently, the importance of the issue raised must be shared by all. For this reason we expected that answers will follow," he indicated.

Meanwhile, the Kremlin spokesman specified that it would be too early to hold a summit of the permanent members of the United Nations Security Council in May. "May would be too early," Peskov said in response to a remark that the summit could be timed to coincide with the 75th anniversary celebration of the Soviet Union's Victory over Nazi Germany in the Great Patriotic War. "There are some other possibilities as far as the schedule of global events is concerned," he added. "However, this is a technical matter. First of all, there is a need to ensure a consensus and a common understanding that the issue the president has raised is important," Peskov emphasized.

At the same time, the Kremlin spokesman clarified that Putin's initiative did not mean an invitation for the leaders to visit Moscow. "The president said that it wasn't important for him where and when the meeting took place," Peskov noted. "The summit itself is important for him. This is why he first suggested that the other four countries support the idea. The five countries need to hold a meeting. He stated that it could be held anytime, anywhere,"

Putin, while addressing the World Holocaust Forum in Jerusalem on Thursday, suggested that Russia, China, the United States, France and the United Kingdom hold a summit to discuss global issues.

The Russian leader pointed out that the summit could take place in a place that the leaders found convenient. Putin highlighted the importance of holding such a meeting in 2020, which marks 75 years since the end of World War II and the creation of the United Nations. *Agencies*

Italy's Salvini loses key regional vote, in relief for government

ROME

ITALY'S right-wing League leader Matteo Salvini failed to overturn decades of leftist rule in the northern region of Emilia-Romagna on Sunday in an election that brought relief to the center-left and the embattled govern-

Salvini had campaigned relentlessly in the region since the start of the year, seeking a shock victory that he hoped would bring down the national coalition government, which includes the PD and is riven by internal strife.

"The ruling majority comes out (of the regional elections) stronger," said PD leader Nicola Zingaretti, adding that Salvini had failed in his attempt to "shove the government out".

With 99% of the ballots counted, incumbent Democratic Party (PD) governor Stefano Bonaccini had won 51.4% of the vote compared to 43.7% for the League's candidate.

Opinion polls had pointed to a neckand-neck race, and the defeat by almost eight points was a clear and rare reversal for Salvini, who had promised to serve the government with an "eviction order" if he won.

Italian government bonds rallied on Monday, with yields falling to their lowest in almost three months as markets saw the result as positive for the stability of the 5-month old government.

There was no obligation for the government to resign had Salvini won, but after eight consecutive regional election victories, another triumph in Emilia-Romagna would have put the fractious ruling coalition under intense pressure.

"I don't feel defeated, you can win and you can lose but if I lose I'll be happy anyway and I'll work twice as hard." Salvini said late on Sunday when the contest looked like being much closer than the final result.

His rightist bloc did secure a resounding victory in a separate regional election on Sunday in the underdeveloped southern toe of Italy, Calabria.



The League's leader Matteo Salvini poses with his regional candidate Lucia Borgonzoni during their final electoral rally in Ravenna, Italy, on Saturday. (AP)

But the main prize was undoubtedly Emilia-Romagna, one of Italy's wealthiest regions, which is home to the Ferrari sports car and Parmesan cheese and has been an impregnable leftist stronghold for generations.

"Emilia-Romagna has sent a signal. Salvini knows how to talk about problems, but he doesn't know how to sort them out and the people have responded," Zingaretti said.

Former Prime Minister Matteo Renzi, who now heads a small centrist party in the ruling coalition, hailed Bonaccini's "clear and beautiful victory."

Underscoring the enormous interest in the ballot, turnout hit 68%, some 30 points up on the last such election in

But while the PD dodged disaster, its coalition partner, the anti-establishment 5-Star Movement, won just 3.5% of the a stream of local votes. vote in Emilia-Romagna and little more than 7% in Calabria.

The party was the largest group in 2018 national elections with 33% backing, but has seen its support slide in recent months leading to a wave of defections amongst its lawmakers and the resignation of its leader Luigi Di Maio.

Its caretaker leader Vito Crimi said on Monday the party must stick together and continue to support the govern-

Political analysts predicted that Sunday's results would weaken 5-Star's standing within the coalition and give the PD more power to drive its own policy priorities.

"Looking ahead, the government will likely continue to struggle to deliver on most policy fronts... The 5-Star will be internally torn, at the very least, until its planned congress in March," said Wolfango Piccoli in a Teneo research note, noting that the risk of a snap general election was lower.

In a political blunder, Salvini walked out of government with 5-Star last August, expecting to trigger a national election that polls predicted he would win. Instead, 5-Star joined up with the PD

and shunted him into opposition. Looking to exact revenge, Salvini has since concentrated all his efforts on winning

Bonaccini was helped in Emilia by a grassroots movement that sprang up during the campaign, earning itself the name "the Sardines" by packing local squares with anti-Salvini rallies.

The Sardines would probably have faded away if Salvini had won, but are now expected to try to give structure to their movement and try to bolster the centre-left.

UN urges rapid measures as desert locusts invade Ethiopia, Kenya and Somalia

ADDIS ABABA

THE United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA) on Sunday urged rapid control measures as Ethiopia, Kenya and Somalia are invaded by enormous swarms of desert locusts in one of the worst infestation the three African countries have experienced in history.

"Ethiopia, Kenya and Somalia are being invaded by enormous swarms of desert locusts in the worst desert locust infestation in 70 years in Kenya, and in

25 years for Ethiopia and Somalia," the UNOCHA said in a statement issued on Sunday. The UNOCHA also said that the ongoing desert locust infestation "has destroyed hundreds of kilometers of vegetation in Ethiopia and tens of thousands of hectares of land in Somalia."

In Kenya, some swarms are reaching the Rift Valley area, which the UNOCHA described as "one of the region's bread

"There is a very high risk that swarms could appear in northeastern Uganda, southeast South Sudan and southwest

Ethiopia without a rapid scale-up in control measures," the statement read.

Noting that a desert locust can travel as far as 150-km in a single day, the UNOCHA also stressed that a "desert locust is among the most dangerous migratory pests in the world."

On Friday, the Ethiopian Ministry of Agriculture on Friday disclosed that the ongoing desert locust invasion has affected over 65,000 hectares of land across different parts of Ethiopia during the past few months.

The UN Central Emergency Re-

sponse Fund (CERF) had last week released 10 million U.S. dollars to help scale up the response to the devastating desert locust outbreak in East Af-

The desert locust (Schistocerca gregaria), which is considered as the "most dangerous of the nearly one dozen species of locusts," is a major food security peril in desert areas across 20 countries, stretching from west Africa all the way to India, covering nearly 16 million square-km, according to the UN.

Xinhua

Partner assistance programme builds up medical capabilities of Tibet Autonomous Region

"MY life was saved by the experts from Beijing."

Mima, a man from Lhasa, capital city of the Tibet Autonomous Region meant every word he said when expressing his gratitude.

The 45-year-old man had just had his gastric cancer cured after receiving a surgery at the Lhasa People's Hospital performed by experts from Beijing under a medical assistance program colaunched by the Organization Department of the Communist Party of China Central Committee and the former National Health and Family Planning Commission, which is now the

National Health Commission. "Cancer" never appeared in Mima's dictionary though he drank much regularly. He started feeling nauseous and pain in the stomach two years ago, but it didn't trigger his attention.

In early 2019, he finally had an examination at the Lhasa People's Hospital as the pain went intolerable. The result showed that his stomach was swelling with large area of ulcer, and he was diagnosed gastric cancer.

Mima's wife started weeping as she learned the message, thinking there would be no cure at all.

Fortunately, the couple surprisingly found that the Lhasa People's Hospital was able to perform a surgery to cure Mina, as the hospital has largely improved its capability thanks to the partner assistance provided by experts from Beijing through a medical assistance program.

After Liu Chuntao, an expert with the gastroenterology de-



A doctor on a house call checks blood pressure and glucose for a patient in a village in Nyingchi, Tibet Autonomous Region.

partment of the Beijing Friendship Hospital confirmed the area for gastric resection through an intraoperative gastroscopy, the surgery was completed by several Tibetan surgeons from the

Lhasa People's Hospital under the guidance of Liu's colleague Yin Jie, a surgical expert.

The delicate surgery, which took six and a half hours, was a rare case in the history of the

Lhasa People's Hospital.

The hypoxia at high altitude in Tibet is one of the reasons for the harsh environment in the region. In Lhasa, a city located over 3,600 meters above the sea level, the annual average oxygen concentration in the air is only 64.3 percent of that in the plains.

However, Yin joined the surgery immediately after he arrived at the hospital. According to one of the nurses at site, Yin suffered severe altitude sickness, but he kept concentrating on the surgery and completed it with an oxygen mask.

The medical assistance program was launched in June, 2015. A total of 659 medical staff had provided assistance to hospitals in Tibet by the time when the fourth batch of medical teams

completed their job there.

They brought 847 advanced technological results and experiences, as well as 1,014 new medical technologies to Tibet. At present, the autonomous region is able to independently cure 338 kinds of major diseases, and 1,990 kinds of medium-level diseases can be cured in the region's prefectures and cities.

The assisted hospitals performed nearly 20,000 surgeries rated as relatively difficult and difficult and saved the lives of over 90 percent of patients with serious illnesses or in critical condition.

With the assistance of the medical teams, Tibet has established a complete medical service network covering both urban and rural residents at district, city,

els, introduced Wang Yunting, Party chief and deputy director of Tibet's health commission. Basic medical care, disease

county, township and village lev-

prevention and control, maternal and child health care, firstaid and touring medical services in the region have constantly improved, Wang added. The number of medical and

health institutions in the region

reached 1,548, with 16,800 beds and more than 24,000 medical workers.

Now every one thousand population in Tibet Autonomous Region share 4.88 beds, 5.54 health technicians, and 2.41 assistant physicians, all close to the national average.

People's Daily

Guardian

THE LEGACY OF KOBE BRYANT

Kobe Bryant, one of the greatest basketball players of his generation, died in a helicopter crash Sunday. He was 41.



Kobe Bryant left deep legacy in LA sports, basketball world

LOS ANGELES

KOBE Bryant inspired a generation of basketball players worldwide with sublime skills and an unquenchable competitive fire.

He earned Los Angeles' eternal adoration during his two decades as the fierce soul of the beloved Lakers, and he was respected by basketball fans from every place with a hoop and a dream, including his native Philadelphia and in Italy, his other childhood home.

Less than four years into his retirement, Bryant was seizing new challenges and working to inspire his daughters' generation through sports and storytelling when his next chapter ended shockingly early.

Bryant, the 18-time All-Star who won five NBA championships and became one of the greatest basketball players of his generation during a 20-year career all with the Lakers, died in a helicopter crash Sunday. He was 41.

The crash occurred in the foggy hills above Calabasas, California, about 30 miles northwest of downtown Los Angeles. Bryant was killed, a person familiar with the situation told The Associated Press, and a different person familiar with the case confirmed Bryant's 13-year-old daughter Gianna also died.

Both of the AP's unnamed sources spoke on condition of anonymity because few details of the crash had been released publicly.

Authorities said nine people were on the helicopter, and all were presumed dead. No names were released.

Bryant lived south of Los Angeles in coastal Orange County, and he often used helicopters to save time and avoid Southern California's notorious traffic. He traveled to practices and games by helicopter before his playing career ended in 2016. He continued to use them after retirement as he attended to his new ventures, which included a burgeoning entertainment company that recently produced an Academy Award-winning animated short film.

The basketball world and Los Angeles reacted with an outpouring of pain and disbelief. Bryant is all but certain to be elected to the Naismith Memorial Basketball Hall of Fame this year, when he is eligible for the first time.

"For 20 seasons, Kobe showed us what is possible when remarkable talent blends with an absolute devotion to winning," NBA Commissioner Adam Silver said. "He was one of the most extraordinary players in the history of our game with accomplishments that are legendary ... but he will be remembered most for inspiring people around the world to pick up a basketball and compete to the very best of

their ability." The crash occurred about 20 miles from Mamba Sports Academy, Bryant's basketball training complex in Newbury Park, California. A youth basketball tournament – the Mamba Cup – was scheduled for a second day of competition Sunday at the facility, and Bryant had attended the opening day Saturday with Gianna. Bryant and his wife, Vanessa, had four daughters. He had been a vocal booster of women's sports since his retirement, coaching and mentoring basketball players around the world while also backing women's soccer and other endeavors.

Bryant retired as the third-leading scorer in NBA history with 33,643 points, all scored in Lakers purple and gold. The self-nicknamed

Black Mamba was a prolific, gifted shooter with a sublime all-around game and a relentless, hard-edged work ethic that thrilled his fans and almost everyone else, even those who reviled

Taking cues from Michael Jordan, one of his idols, Bryant played with a swagger that compelled him to talk trash, to guard the toughest opponents, to play through pain and to demand the ball at the biggest moments of games. He didn't always hit them, but Bryant never stopped trying.

"He had zero flaws offensively," LeBron James said Saturday night. "Zero. You backed off of him, he could shoot the 3. You body him up a little bit, he could go around you. He could shoot from mid-range. He could post. He could make free throws. ... He was just immortal offensively because of his skill set and his work ethic." Bryant held the No. 3 spot in the league scoring ranks until the day before his death, when James passed him during the Lakers' game in Philadelphia.

On Saturday night, James said he was "happy just to be in any conversation with Kobe Bean Bryant, one of the all-time greatest basketball players to ever play. One of the all-time greatest Lakers." Bryant always reacted graciously to the achievements of James, his former on-court rival who joined the Lakers in 2018.

"Continuing to move the game forward @ KingJames," Bryant wrote in his last tweet. "Much respect my brother."

Tim Duncan, the San Antonio Spurs great who also retired in 2016, is also expected to be part of the Hall of Fame class that will be announced at the NBA's All-Star weekend next month. Duncan, now a Spurs assistant, was visibly emotional on the bench during their game against Toronto on Sunday.

Bryant had been spending more time with his daughters since leaving the league. The Bryants' first daughter, Natalia, turned 17 a week ago. Bianka Bella Bryant is 3 years old, and Capri Kobe Bryant was born last June.

Gianna, better known as Gigi, had a promising youth career and a competitive pugnaciousness that reminded everybody of her dad. Bryant sat with her courtside at a Brooklyn Nets game late last year, clearly passing along his wisdom to his daughter.

Bryant told Jimmy Kimmel in 2018 that Gianna wanted to play in the WNBA and recalled how fans would often approach him saying "you gotta have a boy, you gotta someone to carry on the tradition, the legacy."

Gianna took exception: "She's like, 'Oy, I got this," Bryant recalled. News of Bryant's death inspired an outpouring of grief around the sports world and beyond, but it was felt particularly painfully in Los Angeles, where Bryant was unquestionably the sprawling city's most popular athlete and one of its most beloved people. Buildings from downtown to Los Angeles International Airport were illuminated in Lakers purple and gold.

The Lakers' next game is Tuesday night against the crosstown rival Clippers, but hundreds of fans – many in Bryant jerseys and Lakers gear – spontaneously gathered at Staples Center and in the surrounding LA Live entertainment complex on Sunday, weeping and staring at video boards with Bryant's image before the Grammy awards ceremony.

Bryant's helicopter flew in fog that grounded other choppers

CALABASAS, Calif.

THE helicopter carrying Kobe Bryant and eight others that crashed into a rugged hillside outside Los Angeles was flying in foggy conditions considered dangerous enough that local police agencies grounded their choppers.

The helicopter plunged into a steep hillside at about 9:45 a.m. Sunday with an impact that scattered debris over an area the size of a football field and killed all aboard. The accident unleashed an outpouring of grief from admirers around the world who mourned the sudden loss of the alltime basketball great who spent his entire 20-year career with the Los Angeles Lakers.

Thousands of fans, many wearing Bryant jerseys and chanting his name, gathered outside the Staples Center in downtown Los Angeles, home of the Lakers and site of Sunday's Grammy Awards where Bryant was honored.

The 41-year-old Bryant, who perished with his 13-year-old daughter, Gianna, was one of the game's most popular players and the face of the 16-time NBA champion Lakers.

The cause of the crash was unknown, but conditions at the time were such that the Los Angeles Police Department and the county sheriff's department grounded their helicopters.

The Los Angeles County medical examiner, Dr. Jonathan Lucas, said the rugged terrain complicated efforts to recover the remains. He estimated it would take at least a couple of days to complete that task before identifications can be made.

Bryant's helicopter left Santa Ana in Orange County, south of Los Angeles, shortly after 9 a.m. and circled for a time just east of Interstate 5, near Glendale. Air traffic controllers noted poor visibility around Burbank, just to the north, and Van Nuys, to the northwest.

After holding up the helicopter for other aircraft, they cleared the Sikorsky S-76 to proceed north along Interstate 5 through Burbank before turning west to follow U.S Route 101, the Ventura Highway.

Shortly after 9:40 a.m., the helicopter turned again, toward



In this March 28, 2016, file photo, Los Angeles Lakers forward Kobe Bryant (24) waves as he walks off the court during the second half of an NBA basketball game in Salt Lake City. Bryant, the 18-time NBA All-Star who won five championships and became one of the greatest basketball players of his generation during a 20-year career with the Los Angeles Lakers, died in a helicopter crash Sunday, Jan. 26, 2020.

the southeast, and climbed to more in New York who flew helicopters than 2000 feet (609 meters). It then descended and crashed into the hillside at about 1400 feet (426 meters), according to data from up. Green said a pilot flying an S-76 Flightradar24.

When it struck the ground, the helicopter was flying at about 160 knots (184 mph) and descending at a rate of more than 4000 feet per minute, the data showed.

Calabasas, about 30 miles (48 kilometers) northwest of downtown Los Angeles. Bryant's Mamba Sports Academy in nearby Thousand Oaks was holding a basketball tournament on Sunday.

Federal transportation safety investigators were on their way to the scene. Among other things, they will look at the pilot's history, the chopper's maintenance records and the records of its owner and operator, said NTSB board member Jennifer Homendy at a news conference.

Kurt Deetz, a pilot who used to fly Bryant in the chopper, said the crash was more likely caused by bad weather than engine or mechanical

"The likelihood of a catastrophic twin engine failure on that aircraft it just doesn't happen," he told the

Los Angeles Times.

in the Marine Corps, said pilots can become disoriented in low visibility, losing track of which direction is would be instrument-rated, meaning that person could fly the helicopter without relying on visual cues from outside.

The National Transportation Safety Board typically issues a preliminary The chopper went down in report within about 10 days that will give a rough summary of what investigators have learned. A ruling on the cause can take a year or more.

> Colin Storm was in his living room in Calabasas when he heard what sounded to him like a low-flying airplane or helicopter.

> "It was very foggy so we couldn't see anything," he said. "But then we heard some sputtering and then a boom." The fog cleared a bit, and Storm could see smoke rising from the hillside in front of his home.

> Firefighters hiked in with medical equipment and hoses, and medical personnel rappelled to the site from a helicopter, but found no survivors, Los Angeles County Fire Chief Daryl Osby said.

News of the charismatic superstar's death rocketed around the sports and entertainment worlds, with many taking to Twitter to register Justin Green, an aviation attorney their shock, disbelief and anguish.

"Words can't describe the pain I am feeling. I loved Kobe – he was like a little brother to me," retired NBA great Michael Jordan said. "We used to talk often, and I will miss those conversations very much. He was a fierce competitor, one of the greats of the game and a creative force."

Bryant retired in 2016 as the third-leading scorer in NBA history, finishing two decades with the Lakers as a prolific shot-maker with a sublime all-around game and a relentless competitive ethic. He held that spot in the league scoring ranks until Saturday night, when the Lakers' LeBron James passed him for third place during a game in Philadelphia, Bryant's hometown.

He was the league MVP in 2008 and a two-time NBA scoring champion, and he earned 12 selections to the NBA's All-Defensive teams. He teamed with Shaquille O'Neal in a combustible partnership to lead the Lakers to consecutive NBA titles in 2000, 2001 and 2002.

His Lakers tenure was marred by scandal when in 2003, Bryant was accused of raping a 19-year-old employee at a Colorado resort. He said the two had consensual sex, and prosecutors later dropped the felony sexual assault charge at the request of the accuser. The woman later filed a civil suit against Bryant that was settled out of court.

Bryant went on to win two more titles in 2009 and 2010, and retired in 2016.

Among those killed in the crash were John Altobelli, 56, longtime head coach of Southern California's Orange Coast College baseball team; his wife, Keri; and daughter, Alyssa, who played on the same basketball team as Bryant's daughter, said Altobelli's brother, Tony, who is the sports information director at the school

Costa Mesa Mayor Katrina Foley tweeted that the dead also included Christina Mauser, a girls basketball coach at a nearby private elementary school. Her husband, Matt Mauser, founded the Tijuana Dogs, a popular Orange County band. In a Facebook post he said: "My kids and I are devastated. We lost our beautiful wife and mom today in a helicopter crash."

In appreciation: Kobe Bryant, a life defined by hard work

By TIM REYNOLDS

IT was April 14, 2016. It was the first full day of Kobe Bryant's new chapter as a retired NBA player. All he had done the night before was score a mind-boggling 60 points in his farewell game, not getting out of Staples Center until around midnight.

His staff at Kobe, Inc. were certain they would beat their boss to the office that morning.

They were wrong. He beat everyone there by two hours. "We have a lot of work to do," Bryant told them.

Even in retirement, Bryant found no substitute for hard work.

Kobe Bean Bryant was many things: one of the greatest players in basketball history, a five-time NBA champion, Olympic gold medalist, a fluent speaker of multiple languages, a resident of the world, an Oscar winner, the self-described Black Mamba that started as a nickname and became his brand, someone so good he had two numbers retired by the Los Angeles Lakers.

And he never stopped. Basketball was his obsession for 20 years in the NBA. Storytelling was the obsession for the rest of his life.

Tears, as would be expected once the news broke of Bryant's death in a helicopter crash in Southern California on Sunday, flowed freely in the NBA world. LeBron James was inconsolable when he got the news, a day after passing Bryant for No. 3 on the all-time scoring list. Doc Rivers struggled when he tried to put feelings into words. Even from the normally beyond-stoic Kawhi Leonard had his eyes well up when he was talking about Bryant.

But the pain was obvious elsewhere: Oregon women's basketball star Sabrina Ionescu didn't hide her anguish when she said she was dedicating the rest of her season to Bryant's memory, soccer's Neymar held up a "24" with his fingers after scoring a goal for Paris Saint-Germain, seconds later. It was against Golden



In this June 14, 2009, photo, Los Angles Lakers guard Kobe Bryant celebrates with his daughter Gianna, following the Lakers 99-86 defeat of the Orlando Magic in Game 5 of the NBA Finals at Amway Ārena in Orlando. (AP)

Miami were lit up in the Lakers' colors of purple and gold as a tribute.

The elite ones, the ones like James and Leonard and Ionescu and Neymar, were all like Bryant. Driven. Obsessed with their craft. Those are the sort of people Bryant enjoyed most. He didn't have much patience for anything else.

Teammates were never immune from his criticism; not even Shaquille O'Neal, a fellow all-time NBA great, could avoid clashes with Bryant. O'Neal was half-a-foot taller and probably an easy 100 pounds heavier than Bryant. Didn't matter. Bryant wanted to fight one day in practice, so they fought.

His toughness was legendary; Bryant blew out his Achilles on a play in 2013 where he'd been fouled and made the two free throws knowing that his season would be over a few

and marquees at the Super Bowl in State; the Lakers trailed at the time, and Bryant – who hyperextended a knee in that same game and played through it because the game was so important in the playoff race – swished both shots. "We were down two. Had to tie the game first," Bryant said years later, when asked why he stayed in the game.

His commitment was legendary; there was a game in 2011 in Miami where the Lakers lost by six, and Bryant was so displeased with how he played that he went back onto the court for 90 minutes of uninterrupted shooting that went on until after midnight. His teammates were on Miami Beach for dinner. Bryant was working instead. "It's my job," Bryant

His swagger was legendary; during the FIBA Americas tournament in 2007, Bryant was less-than-impressed with how Brazil thought it had a chance to beat Team USA. So, he

tasked himself with guarding Leandro Barbosa, who until that point had been the leading scorer in the tournament. With Bryant blanketing him - making it difficult for him to even dribble at times - Barbosa made one shot all night. The Americans won by 37. "Looking at a great white shark is one thing," Bryant told teammates, "but jumping into the pool with one is another thing."

He played in Los Angeles, but he was a star everywhere. Everywhere. At the Basketball World Cup in China this past summer, Bryant was on the court for a game during the medal round. He said a few words in Mandarin and the fans in Beijing screamed in more delight than they had for the guy who had taken the floor just before Bryant, a fellow by name of Yao Ming.

He was as driven in his storytelling life as he was in his playing days. Kobe, Inc. wasn't just a cool name. It was his world. He wanted to inspire kids through books that combined the worlds of sports and fantasy. He was toying with the idea of taking his stories to Broadway. He won an Oscar for "Dear Basketball," a short animated film in 2018 that had been converted from a poem that he penned when he decided it was time to retire from playing the game. He had a podcast for kids and families, not with him blathering on about whatever he wanted to talk about but with characters talking about how to be a good teammate. He had a franchise of shows called Detail, where he broke down the nuances of basketball and had other huge names from other sports do the same thing.

He wasn't kidding around when talking to his staff on April 14, 2016. Kobe Bryant still had a lot of work to do. He was just getting started. And now he's gone.

The tributes will continue, though eventually fade away. The legacy will

SPORTS NEWS

Guardian

Heartbreak for Enugu Rangers after stunning CAF Cup triumph

JOHANNESBURG

ENUGU Rangers of Nigeria pulled off a stunning CAF Confederation Cup triumph away to Pyramids of Egypt on Sunday, but it was in vain as they were eliminated after matchday five.

Having won 1-0 in Cairo through an Ifeanyi George goal, Enugu needed Nouadhibou of Mauritania to avoid defeat against Al Masry of Egypt a few hours later.

The Group A match remained goalless for 86 minutes before Saidou Simpore netted to give Masry a 1-0 victory and second place, and Enugu were eliminat-

Pyramids have 12 points with one series of matches to come on February 2, Masry nine, Enugu five and Nouadhibou two with the top two finishers qualifying for the quarter-finals.

Despite lacking seven of their squad through injuries and a suspension, Enugu fulfilled a promise to attack Pyramids and seek revenge for a 3-1 home loss in the opening matchday.

Ghanaian John Antwi of Pyramids and Emmanuel Madu of Enugu were foiled by the woodwork during a lively opening half.

The only goal came on 73 minutes when George burst on to a pass from Isaac Loute and fired past goalkeeper Mahdy Soliman for his third of the African cam-

It was the first group victory for Enugu after two draws and two losses while Pyramids surrendered a 10-match unbeaten run since the Confederation Cup season began.

Pyramids are sure of first place despite the setback as they have a superior head-to-head record against Masry, who could draw level on points.

The leaders are away to Nouadhibou in the final matchday while Masry visit Enugu in the Af-

MANCHESTER City manager Pep

Guardiola conceded the Premier

lieves no team in the world would

be able to stay with the European

Liverpool are well on course for

a first league title in 30 years as

they lead City by 16 points with a

game in hand after winning 22 and

City have won back-to-back titles

with a combined 198 points, deny-

Jurgen Klopp's men posting 97

points - the third highest tally in

"Liverpool obviously will be

champions of the Premier League,

but they would be champions in

Spain, champions in Italy, cham-

pions in Germany," said Guardiola.

rywhere after 23 games, 22 victo-

"They would be champions eve-

City have lost five league games

this season, but Guardiola defend-

ed their record by pointing out

it would still be good enough to

mount a title challenge in Europe's

"In the recent past when Chelsea

they didn't qualify for the Cham-

won the league, the next season, why I am so proud."

Neymar dedicates PSG goal to Kobe Bryant

top-flight English football history.

drawing one of their 23 games.

champions this season.

League title to Liverpool and be-

LONDON

rican equivalent of the UEFA Europa League.

Recovered from shock -Elsewhere, Renaissance Berkane and Hassania Agadir of Morocco, Horoya of Guinea and Al Nasr of Libya booked places in the February 9 quarter-finals draw.

Berkane, runners-up to Zamalek of Egypt last season, recovered from the shock of conceding a first-minute goal to trounce African rookies ESAE of Benin 5-1 in Group B.

Alaedine Ajaray bagged a hattrick for Renaissance in Porto-Novo and Hamdi Laachir claimed his fifth goal of the campaign.

Moussa Souleymane netted in stoppage time to give Zanaco of Zambia a 2-1 comeback win over Daring Club Motema Pembe of the Democratic Republic of Congo in Lusaka.

The Zambians hold a two-point advantage over the Congolese but have a potentially much tougher final fixture, away to Berkane, than Motema Pembe, who host

Group C leaders Horoya overcame 10-man Bidvest Wits of South Africa 2-1 in Conakry to retain a three-point lead with Boniface Haba scoring the winning goal during the second half.

Djoliba of Mali were expected to be the other qualifiers from the section, but bowed out after a shock 1-0 home loss to Nasr in Bamako with Moataz al Mehdi

Leaders Agadir made a perfect start away to Enyimba of Nigeria in Group D with Youssef el Fahli netting after three minutes, but Austin Oladapo levelled in a 1-1 draw in Aba.

Twice African champions Enyimba will be sure of a place in the knockout phase provided they avoid defeat in the Ivory Coast against San Pedro, who drew 0-0 with Paradou in Algeria.

pions League, Leicester the same and Chelsea again the same. When

we won the league we repeated the

have we would be there, one or

two points behind the leader, in

Germany we would be there, one

or two points behind the leader, in

"But Liverpool are just fantastic,

phenomenal, overwhelming. So

we have to accept it and learn from

Guardiola won three league ti-

ern Munich, but believes the men-

tal strength to bounce back of his

current squad is just as good as any

And City could still end the sea-

son with three trophies as they

look to defend the FA Cup and

League Cup and take on Real Ma-

drid in the last 16 of the Champions

have ever handled or faced in my

career for how they react in the

just in this season, I think are good.

Even in the previous seasons I

think it was phenomenal. That is

"Honestly, it is one of the best I

"The numbers, the results, not

he has coached before.

League next month.

bad moments," he said.

"In Spain with the points we

league," added Guardiola.

Italy as well.

ing Liverpool last season despite tles in a row at Barcelona and Bay-

'Phenomenal' Liverpool too

good for Man City - Guardiola

Liverpool held at Shrewsbury as Man Utd, Man City cruise in FA Cup

LONDON

LIVERPOOL let a 2-0 lead slip as League One Shrewsbury earned a FA Cup fourth round replay at Anfield thanks to a 2-2 draw, whilst Manchester United and Manchester City cruised into the fifth round on Sunday.

Jurgen Klopp showed his focus is very much on a first Premier League title for 30 years as he made 11 changes to the side that won at Wolves on Thursday. And Klopp confirmed he will name an even younger side for the replay as it falls days into Liverpool's two-week winter break from Premier League

"I have said to the boys already, two weeks ago, that we will have a winter break, so it means we will not be there," said Klopp, who plans to let under-23s coach Neil Critchley take charge of the game.

"It will be the kids who play that game."

Despite a calm finish from 18-year-old Curtis Jones to open the scoring on 15 minutes, Liverpool never settled as Shrewsbury missed a host of chances to level before the break.

A freak own goal from Donald Love then doubled the visitors' lead a minute into the second half, but the Shrews did not give up on their shot at shocking the European champions and were given a lifeline when substitute Jason Cummings converted a pen-

Cummings then sent New Meadow into raptures by slotting low under Adrian 15 minutes from time. "It was a dream come true against the best team

in the world. Going to Anfield is what it's all about,"

said Cummings. - Relief for Solskjaer -

United boss Ole Gunnar Solskjaer was badly in need of a convincing performance after 2-0 defeats to Liverpool and Burnley over the past seven days and got a response with a 6-0 thrashing of third-tier

Many tipped the Red Devils to get bogged down on a sandy surface at Prenton Park, but a flying start thanks to a host of unlikely goalscorers ensured there was no chance of an upset.

"This game was one where everyone apart from Man United fans wanted us to lose," said Solskjaer. "It's been a bit of pressure on them but they've



Jurgen Klopp's decision to make 11 changes to his Liverpool side backfired in a 2-2 draw at Shrewsbury (AFP Photo)

"It was a difficult pitch but we went about it the right way; just worked hard, played simple but effective and played the right way.'

Captain Harry Maguire led by example by striding forward to smash home his first goal for the club before Diogo Dalot also grabbed his first United goal and Jesse Lingard curled home to make it three goals in a six-minute spell.

Phil Jones then nodded home his first United effort since 2014 and Anthony Martial's deflected strike made it five before the break.

Solskjaer could then afford the luxury of resting Martial, Maguire and Nemanja Matic for most of the second half ahead of the Championship side a mountain to

Wednesday's attempt to overturn a 3-1 first climb after he hauled down Gabriel Jesus leg deficit against City in the League Cup

Tahith Chong was one of those introduced and he was brought down by Tranmere goalkeeper Scott Davies, allowing Mason Greenwood to score United's sixth from the penalty spot.

- Empty stands annoy Guardiola -

City manager Pep Guardiola hopes more fans show up at the Etihad Stadium for the midweek derby after questioning why there were 15,000 empty seats for his side's 4-0 stroll past Fulham.

Nearly 40,000 were in attendance to see Tim Ream's sixth-minute red card give

inside the box.

Ilkay Gundogan converted the resulting penalty before Bernardo Silva's smart turn and shot quickly doubled City's ad-

The visitors then held out for nearly an

hour but two headers in three minutes from Jesus gave the scoreline a more accurate reflection of the English champions' "Hopefully more people can come than

today, hopefully (they) can support us more," said Guardiola.

"I don't know the reason why, but it was not full.

Barcelona coach Setién under fire after 3 games in charge

BARCELONA, Spain

BARCELONA hired Quique Setien to improve a team that was already leading the Spanish league. Two weeks later, the defending champions are trailing Real Madrid and clearly struggling to adapt to the on-the-fly coaching change.

The team has boosted its possession of the ball and its number of passes, tenants of the orthodox Barcelona style professed by Setien that had waned in recent seasons. But that has yet to make it firmer on defense or lead to more goals compared to its performances under predecessor Ernesto Valverde.

Barcelona needed a goal by Lionel Messi to get past Granada 1-0 in Setien's debut on Jan. 19. A double by Antoine Griezmann, including a second goal in stoppage time, saved them against thirdtier side Ibiza in the Copa del Rey with a 2-1 win on Wednesday.

But on Saturday Barcelona was completely outplayed at Valencia, which was content to let Barcelona have the ball and then wait to pounce on the break. Valencia won 2-0 despite also missing a penalty and hitting the post. Madrid's 1-0 win at Valladolid on Sunday let it move three points ahead and take charge of the title race.

Setien acknowledged that his team has yet to play like he wants.

"We are evaluating the position of our players and the understanding we need to have to do what we propose," Setien said after Saturday's loss. "One thing is that (the players) understand it on the chalkboard and quite another is how we put it into practice."

Setien's three-man backline, a change from Valverde's four defenders, left the team's flanks exposed against Valencia. Ansu Fati and Jordi Alba, playing as wing backs, were unable to effectively join the attack. And, most disconcertingly for Setien, the midfield of Sergio Buquests, Frenkie de Jong, and Arthur failed to set up Messi and Griezmann in scoring positions.

Barcelona only got going once it was trailing in the score and after Arturo Vidal had replaced Arthur. Vidal set up Messi's goal against Granada and was his best partner in attack again at Valencia.

"There are things that (my players) didn't interpret correctly," Setien said. "That, or we didn't explain them well. We made passes that didn't help advance the team. There are things we need to work on to correct."

Setien will need to work out the kinks in his team before Barcelona visits Napoli in the opening leg of their Champions League round-of-16 leg on Feb. 25. Next up is Leganes in the Copa del Rey round-of-16 on Thursday.

SIMEONE'S SLUMP

Atletico Madrid is in a slump and its road forward is only going to get more difficult.

Diego Simeone's side will take a four-game winless streak across all competitions to crosstown

rival Real Madrid next weekend. Madrid bettered Atletico on Jan. 12 in a penalty shootout to win the Spanish Super Cup. That loss



Barcelona's Lionel Messi walks at the end of the Spanish La Liga soccer match between Valencia and Barcelona at the Mestalla Stadium in Valencia, Spain, Saturday, Jan. 25, 2020. Valencia won 2-0. (AP Photo)

started a wretched run for Atletico that has included a 2-0 loss at Eibar, a humiliating exit from the Copa del Rey to a third-tier team, and Sunday's 0-0 draw at home with lowly Leganes.

"The results are not good, but we have never stopped trying nor fighting for the good times to return," goalkeeper Jan Oblak said. "We hope to build the run of wins that we all need."

matches by anchoring a strong defense, the team's attack is sputtering. With 22 goals in 21 league matches, only five teams in the 20-team division have scored fewer. Barcelona, the leading scorer, has 50 goals. The pressure will be on former Madrid

player Alvaro Morata to lead an attack with Angel Correa and youngster Joao

While Oblak is keeping the team in Felix, who has yet to meet expectations following his 120 million euros (\$133 million) transfer from Benifca.

A win at the Santiago Bernabeu would do wonders to silence Atletico's critics. A loss would realistically leave the team with only the Champions League to play for. It faces defending champion Liverpool in the round-of-16 next month.

by David Chikoko COUNT UP TO 1000 I'M NOT GETTING UP!

LILLE, France

ries, 1 draw."

other top leagues.

NEYMAR dedicated his second goal in Paris Saint-Germain's 2-0 win at Lille on Sunday to basketball legend Kobe Bryant, whose death on Sunday in a helicopter crash shocked the world.

The Brazilian slotted home the 52nd-minute penalty that put PSG two goals up in the French Ligue 1 clash and went over to the television cameras by the side of the Stade Pierre Mauro pitch to make the number 24 with his fingers in honour of Bryant's shirt number.

"It's deeply saddening for the world of sport and for all of us," said Neymar to Canal+ after the win, which put PSG 10 points clear at the top of the league.

"Not just for basketball fans, but for everything he did for sport."

Bryant, who had been nominated for the NBA Hall of Fame in December, was confirmed dead at 41 years old on Sunday after a helicopter crashed and burst into flames in foggy conditions in suburban Los Angeles, leaving five people dead.

Los Angeles County Sheriff's officials said there were no survivors from the morning crash on a rugged hillside in Calabasas, west of LA.

In an email to AFP, Mayor of Calabasas Alicia Weintraub confirmed Bryant was among the victims.

"Yes, it is confirmed," Weintraub

Cuardian www.ippmedia.com

SPORT

Bryant's helicopter flew in fog that grounded other choppers

COMPREHENSIVE REPORT, PAGE 19



National wheelchair tennis side to play in World Team Qualifiers

By Correspondent Joseph Mchekadona

TANZANIA will be represented by four wheelchair tennis players at the coming BNP Paribas World Team Cup Qualification event, which will be held in Kenya next month.

Tanzania Tennis Association (TTA) Chairman Dennis Makoi said the tournament will be held in Nairobi from February 13-17 and currently 24 players are in camp under coach Riziki Salum preparing for the

Makoi said coach Salum and his technical panel will name the players travelling to Kenya for the event

"All of the 24 players are good but due to our budget and quota we will only send four players and coach, those players who will not make it to the event will be encouraged to keep on working hard as we have other local and international events in future," he said.

He said the four players and coach will be partly sponsored by International Tennis Federation (ITF) and TTA is looking for \$1200 from a local sponsor.

The TTA official appealed to organizations, companies and individuals to help his association with the money so that the team can successfully compete at the Kenya event.

Makoi said, based on history, the national wheelchair tennis squad's players are expected to excel at the World Team qualifying tournament.

"The BNP Paribas event will be held in Kenya next month, the International Tennis Federation (ITF) will pay part of the money needed and TTA needs \$1200 so that the team can travel and compete in Kenya," the official disclosed.

"To be honest our history in wheelchair tennis is good and I'm confident we will do well at the tourna-

The country's wheelchair tennis team has in the past competed at the BNP Paribas World Team Cup in Turkey and Italy.

The BNP Paribas World Team Cup is the ITF's flagship wheelchair tennis team event and is often referred to as the Davis and Fed Cups of wheelchair ten-

The initial event took place in California, USA in 1985 involving six men's teams. The women's competition began the following year, with quad and junior events introduced in 1998 and 2000 respectively.



Lack of clean sheets worries Simba SC coach

By Correspondent Michael Mwebe

SIMBA Sports Club head coach, Sven Vandenbroeck, is bothered his side is struggling to keep clean sheet despite winning matches.

On Saturday, Simba SC continued with Mwadui FC in Azam Sports Federation Cup third round match played at the National Stadium in Dar es Salaam.

Simba, nicknamed 'Msimbazi Reds', saw their defence breached once again when Mwadui FC striker, Gerald Mdamu, tapped home a well worked low cross delivery from fellow striker, Venance Ludovic, 10 minutes before the half time.

Zambian midfielder, Clatous Chama,

to ensure the first half ended all square despite the hosts boasting of possession.

Francis Kahata got the winner when he headed home a cross from fullback Shomari Kapombe five minutes to normal stoppage time.

However, coach Vandenbroeck is not their fine run in local competitions after satisfied with the fact they conceded have conceded a goal. That's too much for they came from behind to win 2-1 against Mwadui FC and also let in a goal us. We have to get more clean sheets." when they hammered Alliance FC 4-1 in a Vodacom Premier League match.

> Simba have not kept a clean sheet in the last four competitive matches.

"Mwadui FC is a team that has beaten us in the league, so we knew it would be a tough game. They have also conceded 15 goals in 16 league matches, so they don't concede many goals. It was a tough game for us. During the 90 minutes, we hard to scored for Simba at the stroke of half time work hard," he said.

Magnet center youngsters celebrate annual event

"I am satisfied with the basic principles we tried to get into the team but in the last 30 meters or final pass was not good enough to make a difference. Our tempo was too low to make the difference higher," he added. "Another thing that bothers me is that it is now four games in a row we

The last time Simba kept a clean sheet was against Ndanda FC on New Year's Eve.

They then played rivals, Yanga, in a game which goalkeeper, Aishi Manula, was blamed for conceding two soft goals and has since been benched.

Despite being relatively solid, keeper Benno Kakolanya, who was signed from Yanga at the start of this season, has not kept a clean sheet in the last three competitive matches he has played for Simba.

Yanga eager to welcome investment

By Correspondent Joseph Mchekadona

TANZANIA football giants, Young Africans SC (Yanga), have said they are serious in their intention of turning commercial by mid this year.

Yanga information officer, Hassan Bumbuli, yesterday said the club is doing all it can to see to it that between May and June this year commercialization of the club is put into

He said the club believes that by turning commercial, it will grow financially and eventually compete with other top African clubs.

"In modern day football, commercialization is required for clubs in order to stay financially competitive and that is what we will do," he said.

Bumbuli said Yanga Chairman, Mshindo Msolla, is working tirelessly to see to it that Yanga are operating like a business entity.

"Elsewhere, football has evolved through commercialization, teams now operate like business entities and as football giants of this country we cannot sit down," he affirmed.

"We have set everything and come May or June we will turn commercial," he said.

If the Jangwani Street-based side realize its dream of turning commercial, it will join their rivals Simba SC who agreed to be commercialized mid last year.

A domestic soccer analyst pointed out football is lately a money-spinning business the world over and the sure way to earn more money is through commercialization.

The analyst issued a number of advantages of commercialization. which include creation of jobs.

Soccer, as disclosed by the pundit, boosts such other industries like advertising, betting, insurance and media.

Clubs and players' agents pay taxes to government, professional football clubs are a pride to a nation and they say a fully-fledged professional football league is a requisite in building a formidable national team, he added.

However, football commercialization faces a lot of resistance in many countries, including Tanzania.

Some of Simba SC members and fans, for instance, were objecting to investment in the club.

Bumbuli said he is confident that all Yanga supporters, fans and lovers will embrace the new concept.

"I'm sure all our supporters, fans and followers will welcome this development, the process will be very transparent for the betterment of our club and football in the country," he said.

held at the Tanganyika Law School apart from marking annual gathname of sports. I can't ask for more venue in Dar es Salaam last week-

ers celebrated the annual football event hosted by Magnet Youth Sports Organization (MYSO) and Magnet Youth Sports Academy

By Correspondent Renatha Msungu

AT least 150 junior soccer play-

The event, dubbed Magnet All-Star Event, featured three centers namely, Mbezi, Mikocheni and City Center whereby competitive games were played for each age category.

FIEXIDIES by David Chikoko

Apart from junior players, there were special football matches involving parents aiming at motivating the former.

Speaking about the event, the academy's technical director and vice-chairman, Wane Mkisi, said ering, the event aimed at showcasing how the junior players have improved as per their day to day activities.

Mkisi said he has been impressed by the changes in kids' performance compared to their showing

The MYSO chairman, Tuntufye

Mwambusi, could not hesitate to show his appreciation to all parents that have sent kids to the center. "These parents have sacrificed

their time and resource in the positive parents like the one we have. They are the ones who keeps us in our toes and have pushed us to become the leading and the most modern football program in Tanzania," Mwambusi said.

Tanzania Football Federation

(TFF)'s Second Vice-President, Steven Mguto, expressed his satisfaction with the junior players' perfor-Mguto suggested that good play-

ers need a strong foundation from a young age to become better players in the future and MYSO is doing what for now and for the future. "We will be able to see more

people like Samatta come from this kind of setups. TFF is ready and willing to support an organization like this with any resource when available," Mguto disclosed.

20:00 DADAZ (r) eastafrica RADIO

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

21:00 The Cruise

12:00 MPYA

12:30 Msosi Kitaani (r)

13:30 Kali Za Wana

15:00 Funguka

15:30 5SPORTS (r

16:30 #HASHTAG

18:30 Music/Soap 19:00 EATV SAA 1 19:45 MJADALA

17:00 5SELEKT

17:55 Kurasa

18:00 eNewz

13:00 Wanawake Live (r)

14:00 DK 10 za Maangamizi

14:30 BBall Kings Highlights (

Nirvana explores the hottest

trends in fashion, beauty, art

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views with notable people

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Lawyers of You have NoTHING BUT THE WORLD To Lose ... YOUR UNITE ... cases

Elsewhere, football has evolved through commercialization, teams now operate like business entities and as football giants of this country we cannot sit down